



LIFE ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2005
OF THE CONDITION AND AFFAIRS OF THE

AMICA LIFE INSURANCE COMPANY

NAIC Group Code00280028NAIC Company Code72222Employer's ID Number05-0340166
(Current)(Prior)

Organized under the Laws ofRhode Island, State of Domicile or Port of EntryRhode Island

Country of DomicileUnited States of America

Incorporated/Organized06/13/1968Commenced Business05/06/1970

Statutory Home Office100 Amica WayLincoln , RI 02865-1156
(Street and Number)(City or Town, State and Zip Code)

Main Administrative Office100 Amica WayLincoln , RI 02865-1156800-652-6422
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

Mail AddressP. O. Box 6008Providence , RI 02940-6008
(Street and Number or P.O. Box)(City or Town, State and Zip Code)

Primary Location of Books and Records100 Amica WayLincoln , RI 02865-1156800-652-6422
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.amica.com

Statutory Statement ContactMary Quinn Williamson800-652-6422-24665
(Name)(Area Code) (Telephone Number)
mwilliamson@amica.com401-334-2270
(E-mail Address)(FAX Number)

Policyowner Relations Contact100 Amica WayLincoln , RI 02865-1156800-652-6422-29400
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

OFFICERS

PresidentRobert Anthony DiMuccio

TreasurerMary Quinn Williamson

SecretaryRobert Kenneth MacKenzie

ActuaryErnst & Young LLP

OTHER

James Edward McDermott JrSenior Vice President

Robert Karl BensonSenior Vice President

Kenneth Harry NailsSenior Vice President

Stephen Francis DolanVice President

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken

Patricia Walsh Chadwick

Robert Anthony DiMuccio

Andrew Martin Erickson

Robert Roper Faulker

Barry George Hittner

Michael David Jeans

Ronald Keith Machtley

Richard Alan Plotkin

Donald Julian Reaves

Cheryl Watkins Snead

Thomas Alfred Taylor

State ofRhode Island

County ofProvidence

SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Robert Anthony DiMuccio
President

Robert Kenneth MacKenzie
Secretary

Mary Quinn Williamson
Treasurer

Subscribed and sworn to before me this
8th day of February, 2006

Ann Marie Oceau
Notary Public
June 8, 2006

a. Is this an original filing? Yes [X] No []

b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 87,900 | | | | 87,900 |
| 2. Annuity considerations | 27,675 | | | | 27,675 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 115,575 | | | | 115,575 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 23,502 | | | | 23,502 |
| 12. Surrender values and withdrawals for life contracts | 15,800 | | | | 15,800 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 39,302 | | | | 39,302 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------------------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 118 | 29,492,744 | (a) | | | | | | 118 | 29,492,744 |
| 21. Issued during year | 19 | 5,030,000 | | | | | | | 19 | 5,030,000 |
| 22. Other changes to in force (Net) | (10) | 713,256 | | | | | | | (10) | 713,256 |
| 23. In force December 31 of current year | 127 | 35,236,000 | (a) | | | | | | 127 | 35,236,000 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 25,606 | | | | 25,606 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 25,606 | | | | 25,606 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 19,025 | | | | 19,025 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 19,025 | | | | 19,025 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------------------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 44 | 10,358,707 | (a) | | | | | | 44 | 10,358,707 |
| 21. Issued during year | 6 | 3,508,000 | | | | | | | 6 | 3,508,000 |
| 22. Other changes to in force (Net) | (1) | 576,000 | | | | | | | (1) | 576,000 |
| 23. In force December 31 of current year | 49 | 14,442,707 | (a) | | | | | | 49 | 14,442,707 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 435,091 | | 28,456 | | 463,547 |
| 2. Annuity considerations | 131,601 | | | | 131,601 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 566,692 | | 28,456 | | 595,148 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 274,864 | | | | 274,864 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 123,850 | | | | 123,850 |
| 12. Surrender values and withdrawals for life contracts | 67,973 | | | | 67,973 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,363 | | | | 1,363 |
| 15. Totals | 468,050 | | | | 468,050 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 5 | 775,000 | | | | | | | 5 | 775,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 274,864 | | | | | | | 4 | 274,864 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 274,864 | | | | | | | 4 | 274,864 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 274,864 | | | | | | | 4 | 274,864 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 500,136 | | | | | | | 1 | 500,136 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 594 | 127,216,917 | (a) | | | 5,462,100 | | | 594 | 132,679,017 |
| 21. Issued during year | 69 | 24,634,000 | | | | | | | 69 | 24,634,000 |
| 22. Other changes to in force (Net) | (27) | (4,960,548) | | | | (41,400) | | | (27) | (5,001,948) |
| 23. In force December 31 of current year | 636 | 146,890,369 | (a) | | | 5,420,700 | | | 636 | 152,311,069 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arkansas
NAIC Group Code 0028

LIFE INSURANCE

DURING THE YEAR 2005
NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 58,861 | | 181 | | 59,042 |
| 2. Annuity considerations | 1,500 | | | | 1,500 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 60,361 | | 181 | | 60,542 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 50,000 | | | | 50,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 53,145 | | | | 53,145 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 103,145 | | | | 103,145 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|----------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 50,000 | | | | | | | 1 | 50,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 58 | 12,771,991 | (a) | | | 33,900 | | | 58 | 12,805,891 |
| 21. Issued during year | 5 | 2,734,500 | | | | | | | 5 | 2,734,500 |
| 22. Other changes to in force (Net) | 5 | 201,872 | | | | (33,900) | | | 5 | 167,972 |
| 23. In force December 31 of current year | 68 | 15,708,363 | (a) | | | | | | 68 | 15,708,363 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

| LIFE INSURANCE | | | | | |
|---|-----------|---------------------------------------|--------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 3,003,337 | | 72,651 | | 3,075,988 |
| 2. Annuity considerations | 154,847 | | | | 154,847 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 3,158,184 | | 72,651 | | 3,230,835 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 399,345 | | | | 399,345 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 297,722 | | | | 297,722 |
| 12. Surrender values and withdrawals for life contracts | 427,334 | | | | 427,334 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 18,959 | | | | 18,959 |
| 15. Totals | 1,143,360 | | | | 1,143,360 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 5 | 298,373 | | | | | | | 5 | 298,373 |
| 17. Incurred during current year | 16 | 292,460 | | | | | | | 16 | 292,460 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 16 | 399,345 | | | | | | | 16 | 399,345 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 16 | 399,345 | | | | | | | 16 | 399,345 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 16 | 399,345 | | | | | | | 16 | 399,345 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 5 | 191,488 | | | | | | | 5 | 191,488 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 3,489 | 1,046,278,269 | (a) | | | 13,666,100 | | | 3,489 | 1,059,944,369 |
| 21. Issued during year | 358 | 196,345,000 | | | | | | | 358 | 196,345,000 |
| 22. Other changes to in force (Net) | (277) | (57,117,621) | | | | 289,000 | | | (277) | (56,828,621) |
| 23. In force December 31 of current year | 3,570 | 1,185,505,648 | (a) | | | 13,955,100 | | | 3,570 | 1,199,460,748 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 687,687 | | 28,335 | | 716,022 |
| 2. Annuity considerations | 84,878 | | | | 84,878 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 772,565 | | 28,335 | | 800,900 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 30,060 | | 50,000 | | 80,060 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 107,622 | | | | 107,622 |
| 12. Surrender values and withdrawals for life contracts | 161,855 | | | | 161,855 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 299,537 | | 50,000 | | 349,537 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|-----------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 25,060 | | | | | | | 1 | 25,060 |
| 17. Incurred during current year | 1 | 5,000 | | | 1 | 50,000 | | | 2 | 55,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 30,060 | | | 1 | 50,000 | | | 3 | 80,060 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 30,060 | | | 1 | 50,000 | | | 3 | 80,060 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 30,060 | | | 1 | 50,000 | | | 3 | 80,060 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 918 | 237,425,948 | (a) | | | 5,314,400 | | | 918 | 242,740,348 |
| 21. Issued during year | 122 | 51,266,000 | | | | | | | 122 | 51,266,000 |
| 22. Other changes to in force (Net) | (64) | (12,609,344) | | | | 57,500 | | | (64) | (12,551,844) |
| 23. In force December 31 of current year | 976 | 276,082,604 | (a) | | | 5,371,900 | | | 976 | 281,454,504 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 5,181,231 | | 171,443 | | 5,352,674 |
| 2. Annuity considerations | 659,472 | | | | 659,472 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 5,840,703 | | 171,443 | | 6,012,146 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,309,159 | | 28,300 | | 1,337,459 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,391,307 | | | | 1,391,307 |
| 12. Surrender values and withdrawals for life contracts | 837,073 | | | | 837,073 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 5,209 | | | | 5,209 |
| 15. Totals | 3,542,748 | | 28,300 | | 3,571,048 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 3 | 260,250 | | | | | | | 3 | 260,250 |
| 17. Incurred during current year | 12 | 1,550,500 | | | 1 | 28,300 | | | 13 | 1,578,800 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 14 | 1,309,146 | | | 1 | 28,300 | | | 15 | 1,337,446 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 14 | 1,309,146 | | | 1 | 28,300 | | | 15 | 1,337,446 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | 13 | | | | | | | | 13 |
| 18.6 Total settlements | 14 | 1,309,159 | | | 1 | 28,300 | | | 15 | 1,337,459 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 501,591 | | | | | | | 1 | 501,591 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 6,874 | 1,825,443,776 | (a) | | | 32,155,200 | | | 6,874 | 1,857,598,976 |
| 21. Issued during year | 737 | 303,140,993 | | | | | | | 737 | 303,140,993 |
| 22. Other changes to in force (Net) | (507) | (113,077,277) | | | | 1,676,100 | | | (507) | (111,401,177) |
| 23. In force December 31 of current year | 7,104 | 2,015,507,492 | (a) | | | 33,831,300 | | | 7,104 | 2,049,338,792 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 138,765 | | 666 | | 139,431 |
| 2. Annuity considerations | 3,400 | | | | 3,400 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 142,165 | | 666 | | 142,831 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 19,819 | | | | 19,819 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 31,302 | | | | 31,302 |
| 12. Surrender values and withdrawals for life contracts | 14,446 | | | | 14,446 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 65,567 | | | | 65,567 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|---------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 2 | 19,819 | | | | | | | 2 | 19,819 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 19,819 | | | | | | | 2 | 19,819 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 19,819 | | | | | | | 2 | 19,819 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 19,819 | | | | | | | 2 | 19,819 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 176 | 43,821,659 | (a) | | | 125,000 | | | 176 | 43,946,659 |
| 21. Issued during year | 28 | 9,565,000 | | | | | | | 28 | 9,565,000 |
| 22. Other changes to in force (Net) | (25) | (6,578,662) | | | | | | | (25) | (6,578,662) |
| 23. In force December 31 of current year | 179 | 46,807,997 | (a) | | | 125,000 | | | 179 | 46,932,997 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 174,803 | | | | 174,803 |
| 2. Annuity considerations | 13,600 | | | | 13,600 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 188,403 | | | | 188,403 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 2,366 | | | | 2,366 |
| 12. Surrender values and withdrawals for life contracts | 6,554 | | | | 6,554 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 8,920 | | | | 8,920 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 164 | 56,290,962 | (a) | | | 272,200 | | | 164 | 56,563,162 |
| 21. Issued during year | 20 | 11,775,000 | | | | | | | 20 | 11,775,000 |
| 22. Other changes to in force (Net) | (17) | (6,101,971) | | | | (272,200) | | | (17) | (6,374,171) |
| 23. In force December 31 of current year | 167 | 61,963,991 | (a) | | | | | | 167 | 61,963,991 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 2,578,986 | | 134,830 | | 2,713,816 |
| 2. Annuity considerations | 907,236 | | | | 907,236 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 3,486,222 | | 134,830 | | 3,621,052 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 930,733 | | 97,700 | | 1,028,433 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,179,972 | | | | 1,179,972 |
| 12. Surrender values and withdrawals for life contracts | 724,333 | | | | 724,333 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 20,948 | | | | 20,948 |
| 15. Totals | 2,855,986 | | 97,700 | | 2,953,686 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 7,164 | | | | | | | 1 | 7,164 |
| 17. Incurred during current year | 14 | 956,000 | | | 1 | 97,700 | | | 15 | 1,053,700 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 11 | 930,733 | | | 1 | 97,700 | | | 12 | 1,028,433 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 11 | 930,733 | | | 1 | 97,700 | | | 12 | 1,028,433 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 11 | 930,733 | | | 1 | 97,700 | | | 12 | 1,028,433 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 4 | 32,431 | | | | | | | 4 | 32,431 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 3,395 | 641,853,594 | (a) | | | 25,288,200 | | | 3,395 | 667,141,794 |
| 21. Issued during year | 393 | 133,637,280 | | | | | | | 393 | 133,637,280 |
| 22. Other changes to in force (Net) | (157) | (16,385,322) | | | | (459,100) | | | (157) | (16,844,422) |
| 23. In force December 31 of current year | 3,631 | 759,105,552 | (a) | | | 24,829,100 | | | 3,631 | 783,934,652 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,183,992 | | 40,182 | | 1,224,174 |
| 2. Annuity considerations | 149,261 | | | | 149,261 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,333,253 | | 40,182 | | 1,373,435 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,000 | | | | 10,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 131,852 | | | | 131,852 |
| 12. Surrender values and withdrawals for life contracts | 510,766 | | | | 510,766 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 4,689 | | | | 4,689 |
| 15. Totals | 657,307 | | | | 657,307 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 10,000 | | | | | | | 1 | 10,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 1,489 | 400,203,524 | (a) | | | 7,536,400 | | | 1,489 | 407,739,924 |
| 21. Issued during year | 244 | 112,568,000 | | | | | | | 244 | 112,568,000 |
| 22. Other changes to in force (Net) | (105) | (33,514,651) | | | | (289,800) | | | (105) | (33,804,451) |
| 23. In force December 31 of current year | 1,628 | 479,256,873 | (a) | | | 7,246,600 | | | 1,628 | 486,503,473 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 13,545 | | 666 | | 14,211 |
| 2. Annuity considerations | 6,500 | | | | 6,500 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 20,045 | | 666 | | 20,711 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 216 | | | | 216 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 216 | | | | 216 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|--------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 19 | 2,506,370 | (a) | | | 125,000 | | | 19 | 2,631,370 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 6 | 946,000 | | | | | | | 6 | 946,000 |
| 23. In force December 31 of current year | 25 | 3,452,370 | (a) | | | 125,000 | | | 25 | 3,577,370 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 105,736 | | 648 | | 106,384 |
| 2. Annuity considerations | 746 | | | | 746 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 106,482 | | 648 | | 107,130 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,535 | | | | 10,535 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 18,917 | | | | 18,917 |
| 12. Surrender values and withdrawals for life contracts | 27,542 | | | | 27,542 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 56,994 | | | | 56,994 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 535 | | | | | | | 1 | 535 |
| 17. Incurred during current year | 2 | 10,000 | | | | | | | 2 | 10,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 3 | 10,535 | | | | | | | 3 | 10,535 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 3 | 10,535 | | | | | | | 3 | 10,535 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 3 | 10,535 | | | | | | | 3 | 10,535 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 257 | 26,120,756 | (a) | | | 121,600 | | | 257 | 26,242,356 |
| 21. Issued during year | 17 | 4,125,000 | | | | | | | 17 | 4,125,000 |
| 22. Other changes to in force (Net) | (19) | (1,791,123) | | | | 108,000 | | | (19) | (1,683,123) |
| 23. In force December 31 of current year | 255 | 28,454,633 | (a) | | | 229,600 | | | 255 | 28,684,233 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 933,201 | | 28,653 | | 961,854 |
| 2. Annuity considerations | 53,044 | | | | 53,044 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 986,245 | | 28,653 | | 1,014,898 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,262 | | | | 10,262 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 46,804 | | | | 46,804 |
| 12. Surrender values and withdrawals for life contracts | 229,117 | | | | 229,117 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 286,183 | | | | 286,183 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 250,262 | | | | | | | 1 | 250,262 |
| 17. Incurred during current year | | (240,000) | | | | | | | | (240,000) |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | 262 | | | | | | | | 262 |
| 18.6 Total settlements | 1 | 10,262 | | | | | | | 1 | 10,262 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 1,102 | 343,095,021 | (a) | | | 5,374,000 | | | 1,102 | 348,469,021 |
| 21. Issued during year | 120 | 56,241,000 | | | | | | | 120 | 56,241,000 |
| 22. Other changes to in force (Net) | (82) | (22,925,170) | | | | (155,200) | | | (82) | (23,080,370) |
| 23. In force December 31 of current year | 1,140 | 376,410,851 | (a) | | | 5,218,800 | | | 1,140 | 381,629,651 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Indiana
NAIC Group Code 0028

LIFE INSURANCE

DURING THE YEAR 2005
NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 248,910 | | 4,738 | | 253,648 |
| 2. Annuity considerations | 44,966 | | | | 44,966 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 293,876 | | 4,738 | | 298,614 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 9,365 | | | | 9,365 |
| 12. Surrender values and withdrawals for life contracts | 30,113 | | | | 30,113 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 513 | | | | 513 |
| 15. Totals | 39,991 | | | | 39,991 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 65,000 | | | | | | | 1 | 65,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 65,000 | | | | | | | 1 | 65,000 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 367 | 90,656,476 | (a) | | | 888,600 | | | 367 | 91,545,076 |
| 21. Issued during year | 51 | 20,890,000 | | | | | | | 51 | 20,890,000 |
| 22. Other changes to in force (Net) | (9) | (1,582,440) | | | | (14,400) | | | (9) | (1,596,840) |
| 23. In force December 31 of current year | 409 | 109,964,036 | (a) | | | 874,200 | | | 409 | 110,838,236 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0028

LIFE INSURANCE

DURING THE YEAR 2005

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 45,165 | | 426 | | 45,591 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 45,165 | | 426 | | 45,591 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 2,476 | | | | 2,476 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 2,476 | | | | 2,476 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------------------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 83 | 21,367,405 | (a) | | | 79,900 | | | 83 | 21,447,305 |
| 21. Issued during year | 12 | 6,275,000 | | | | | | | 12 | 6,275,000 |
| 22. Other changes to in force (Net) | (1) | 1,821,507 | | | | | | | (1) | 1,821,507 |
| 23. In force December 31 of current year | 94 | 29,463,912 | (a) | | | 79,900 | | | 94 | 29,543,812 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 80,273 | | 818 | | 81,091 |
| 2. Annuity considerations | 8,000 | | | | 8,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 88,273 | | 818 | | 89,091 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 3,523 | | | | 3,523 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 3,523 | | | | 3,523 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|-----------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 92 | 24,942,265 | (a) | | | 153,500 | | | 92 | 25,095,765 |
| 21. Issued during year | 14 | 6,450,000 | | | | | | | 14 | 6,450,000 |
| 22. Other changes to in force (Net) | (1) | (170,310) | | | | (101,500) | | | (1) | (271,810) |
| 23. In force December 31 of current year | 105 | 31,221,955 | (a) | | | 52,000 | | | 105 | 31,273,955 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 129,299 | | 356 | | 129,655 |
| 2. Annuity considerations | 2,250 | | | | 2,250 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 131,549 | | 356 | | 131,905 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 31,015 | | | | 31,015 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,095 | | | | 1,095 |
| 15. Totals | 32,110 | | | | 32,110 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 215 | 42,840,730 | (a) | | | 66,700 | | | 215 | 42,907,430 |
| 21. Issued during year | 31 | 14,166,000 | | | | | | | 31 | 14,166,000 |
| 22. Other changes to in force (Net) | 2 | 1,597,624 | | | | 600 | | | 2 | 1,598,224 |
| 23. In force December 31 of current year | 248 | 58,604,354 | (a) | | | 67,300 | | | 248 | 58,671,654 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 221,200 | | | | 221,200 |
| 2. Annuity considerations | 2,560 | | | | 2,560 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 223,760 | | | | 223,760 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | (35) | | | | (35) |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 72,987 | | | | 72,987 |
| 12. Surrender values and withdrawals for life contracts | 11,625 | | | | 11,625 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 84,577 | | | | 84,577 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 2 | 300,000 | | | | | | | 2 | 300,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | (35) | | | | | | | | (35) |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | (35) | | | | | | | | (35) |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | (35) | | | | | | | | (35) |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 2 | 300,035 | | | | | | | 2 | 300,035 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 207 | 45,979,234 | (a) | | | | | | 207 | 45,979,234 |
| 21. Issued during year | 33 | 11,620,000 | | | | | | | 33 | 11,620,000 |
| 22. Other changes to in force (Net) | (19) | (5,331,449) | | | | | | | (19) | (5,331,449) |
| 23. In force December 31 of current year | 221 | 52,267,785 | (a) | | | | | | 221 | 52,267,785 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0028

LIFE INSURANCE

DURING THE YEAR 2005

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 529,560 | | 25,313 | | 554,873 |
| 2. Annuity considerations | 151,477 | | | | 151,477 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 681,037 | | 25,313 | | 706,350 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 110,000 | | 50,900 | | 160,900 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 147,620 | | | | 147,620 |
| 12. Surrender values and withdrawals for life contracts | 4,295 | | | | 4,295 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,665 | | | | 2,665 |
| 15. Totals | 264,580 | | 50,900 | | 315,480 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|-----------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 2 | 110,000 | | | 1 | 50,900 | | | 3 | 160,900 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 110,000 | | | 1 | 50,900 | | | 3 | 160,900 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 110,000 | | | 1 | 50,900 | | | 3 | 160,900 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 110,000 | | | 1 | 50,900 | | | 3 | 160,900 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 765 | 156,112,624 | (a) | | | 4,747,700 | | | 765 | 160,860,324 |
| 21. Issued during year | 64 | 22,390,900 | | | | | | | 64 | 22,390,900 |
| 22. Other changes to in force (Net) | (39) | (6,808,432) | | | | 77,300 | | | (39) | (6,731,132) |
| 23. In force December 31 of current year | 790 | 171,695,092 | (a) | | | 4,825,000 | | | 790 | 176,520,092 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,066,857 | | 36,487 | | 1,103,344 |
| 2. Annuity considerations | 86,133 | | | | 86,133 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,152,990 | | 36,487 | | 1,189,477 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 135,044 | | | | 135,044 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 87,525 | | | | 87,525 |
| 12. Surrender values and withdrawals for life contracts | 36,528 | | | | 36,528 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 6,557 | | | | 6,557 |
| 15. Totals | 265,654 | | | | 265,654 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 125,044 | | | | | | | 1 | 125,044 |
| 17. Incurred during current year | 1 | 10,000 | | | | | | | 1 | 10,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 135,044 | | | | | | | 2 | 135,044 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 135,044 | | | | | | | 2 | 135,044 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 135,044 | | | | | | | 2 | 135,044 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 1,260 | 346,027,719 | (a) | | | 6,843,300 | | | 1,260 | 352,871,019 |
| 21. Issued during year | 129 | 45,395,000 | | | | | | | 129 | 45,395,000 |
| 22. Other changes to in force (Net) | (79) | (19,364,830) | | | | (574,100) | | | (79) | (19,938,930) |
| 23. In force December 31 of current year | 1,310 | 372,057,889 | (a) | | | 6,269,200 | | | 1,310 | 378,327,089 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 5,943,206 | | 366,296 | | 6,309,502 |
| 2. Annuity considerations | 2,190,183 | | | | 2,190,183 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 8,133,389 | | 366,296 | | 8,499,685 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,256,300 | | 146,200 | | 1,402,500 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,428,489 | | | | 1,428,489 |
| 12. Surrender values and withdrawals for life contracts | 1,123,381 | | | | 1,123,381 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 9,330 | | | | 9,330 |
| 15. Totals | 3,817,500 | | 146,200 | | 3,963,700 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 1,000 | | | | | | | 1 | 1,000 |
| 17. Incurred during current year | 19 | 1,437,571 | | | 3 | 201,400 | | | 22 | 1,638,971 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 15 | 1,256,300 | | | 2 | 146,200 | | | 17 | 1,402,500 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 15 | 1,256,300 | | | 2 | 146,200 | | | 17 | 1,402,500 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 15 | 1,256,300 | | | 2 | 146,200 | | | 17 | 1,402,500 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 5 | 182,271 | | | 1 | 55,200 | | | 6 | 237,471 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 7,137 | 1,952,328,752 | (a) | | | 70,770,700 | | | 7,137 | 2,023,099,452 |
| 21. Issued during year | 662 | 316,747,485 | | | | | | | 662 | 316,747,485 |
| 22. Other changes to in force (Net) | (504) | (135,051,417) | | | | 1,953,400 | | | (504) | (133,098,017) |
| 23. In force December 31 of current year | 7,295 | 2,134,024,820 | (a) | | | 72,724,100 | | | 7,295 | 2,206,748,920 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 560,399 | | 17,327 | | 577,726 |
| 2. Annuity considerations | 36,673 | | | | 36,673 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 597,072 | | 17,327 | | 614,399 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | (9) | | | | (9) |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 62,396 | | | | 62,396 |
| 12. Surrender values and withdrawals for life contracts | 87,169 | | | | 87,169 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 149,556 | | | | 149,556 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 5,000 | | | | | | | 1 | 5,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | (9) | | | | | | | | (9) |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | (9) | | | | | | | | (9) |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | (9) | | | | | | | | (9) |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 5,009 | | | | | | | 1 | 5,009 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 792 | 210,535,996 | (a) | | | 3,249,700 | | | 792 | 213,785,696 |
| 21. Issued during year | 93 | 28,895,000 | | | | | | | 93 | 28,895,000 |
| 22. Other changes to in force (Net) | (55) | (15,977,898) | | | | 146,600 | | | (55) | (15,831,298) |
| 23. In force December 31 of current year | 830 | 223,453,098 | (a) | | | 3,396,300 | | | 830 | 226,849,398 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 348,600 | | 9,649 | | 358,249 |
| 2. Annuity considerations | 204,992 | | | | 204,992 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 553,592 | | 9,649 | | 563,241 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 31,146 | | | | 31,146 |
| 12. Surrender values and withdrawals for life contracts | 38,182 | | | | 38,182 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 69,328 | | | | 69,328 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 482 | 133,532,098 | (a) | | | 1,809,700 | | | 482 | 135,341,798 |
| 21. Issued during year | 80 | 31,613,000 | | | | | | | 80 | 31,613,000 |
| 22. Other changes to in force (Net) | (34) | (4,941,785) | | | | 72,100 | | | (34) | (4,869,685) |
| 23. In force December 31 of current year | 528 | 160,203,313 | (a) | | | 1,881,800 | | | 528 | 162,085,113 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 28,110 | | 181 | | 28,291 |
| 2. Annuity considerations | 120 | | | | 120 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 28,230 | | 181 | | 28,411 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 3,283 | | | | 3,283 |
| 12. Surrender values and withdrawals for life contracts | 3,202 | | | | 3,202 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 6,485 | | | | 6,485 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|--------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 43 | 8,674,000 | (a) | | | 33,900 | | | 43 | 8,707,900 |
| 21. Issued during year | 5 | 910,000 | | | | | | | 5 | 910,000 |
| 22. Other changes to in force (Net) | (4) | (222,000) | | | | 600 | | | (4) | (221,400) |
| 23. In force December 31 of current year | 44 | 9,362,000 | (a) | | | 34,500 | | | 44 | 9,396,500 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Missouri
NAIC Group Code 0028

LIFE INSURANCE

DURING THE YEAR 2005
NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 90,629 | | | | 90,629 |
| 2. Annuity considerations | 1,000 | | | | 1,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 91,629 | | | | 91,629 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,000 | | | | 10,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 31,136 | | | | 31,136 |
| 12. Surrender values and withdrawals for life contracts | 79,977 | | | | 79,977 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 121,113 | | | | 121,113 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 10,000 | | | | | | | 1 | 10,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 145 | 30,804,771 | (a) | | | | | | 145 | 30,804,771 |
| 21. Issued during year | 18 | 5,600,000 | | | | | | | 18 | 5,600,000 |
| 22. Other changes to in force (Net) | (12) | (3,458,338) | | | | | | | (12) | (3,458,338) |
| 23. In force December 31 of current year | 151 | 32,946,433 | (a) | | | | | | 151 | 32,946,433 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 67,802 | | 666 | | 68,468 |
| 2. Annuity considerations | 20,520 | | | | 20,520 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 88,322 | | 666 | | 88,988 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 46,423 | | | | 46,423 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 46,423 | | | | 46,423 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 95 | 12,816,275 | (a) | | | 125,000 | | | 95 | 12,941,275 |
| 21. Issued during year | 7 | 3,050,000 | | | | | | | 7 | 3,050,000 |
| 22. Other changes to in force (Net) | (5) | (1,553,307) | | | | | | | (5) | (1,553,307) |
| 23. In force December 31 of current year | 97 | 14,312,968 | (a) | | | 125,000 | | | 97 | 14,437,968 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 34,654 | | 721 | | 35,375 |
| 2. Annuity considerations | 1,020 | | | | 1,020 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 35,674 | | 721 | | 36,395 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 175,032 | | | | 175,032 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 45,535 | | | | 45,535 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 220,567 | | | | 220,567 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|---------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 125,032 | | | | | | | 1 | 125,032 |
| 17. Incurred during current year | 1 | 50,000 | | | | | | | 1 | 50,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 175,032 | | | | | | | 2 | 175,032 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 175,032 | | | | | | | 2 | 175,032 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 175,032 | | | | | | | 2 | 175,032 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 46 | 11,850,447 | (a) | | | 135,300 | | | 46 | 11,985,747 |
| 21. Issued during year | 22 | 6,735,000 | | | | | | | 22 | 6,735,000 |
| 22. Other changes to in force (Net) | (10) | (1,636,506) | | | | 2,500 | | | (10) | (1,634,006) |
| 23. In force December 31 of current year | 58 | 16,948,941 | (a) | | | 137,800 | | | 58 | 17,086,741 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 112,208 | | 485 | | 112,693 |
| 2. Annuity considerations | 30,400 | | | | 30,400 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 142,608 | | 485 | | 143,093 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 100,000 | | | | 100,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 119,376 | | | | 119,376 |
| 12. Surrender values and withdrawals for life contracts | 41,551 | | | | 41,551 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 260,927 | | | | 260,927 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|---------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 100,000 | | | | | | | 1 | 100,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 170 | 36,499,776 | (a) | | | 90,900 | | | 170 | 36,590,676 |
| 21. Issued during year | 14 | 7,730,000 | | | | | | | 14 | 7,730,000 |
| 22. Other changes to in force (Net) | (15) | (1,592,964) | | | | 50,000 | | | (15) | (1,542,964) |
| 23. In force December 31 of current year | 169 | 42,636,812 | (a) | | | 140,900 | | | 169 | 42,777,712 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,759,543 | | 78,770 | | 1,838,313 |
| 2. Annuity considerations | 320,103 | | | | 320,103 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 2,079,646 | | 78,770 | | 2,158,416 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 333,647 | | 125,000 | | 458,647 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 471,355 | | | | 471,355 |
| 12. Surrender values and withdrawals for life contracts | 253,926 | | | | 253,926 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 4,111 | | | | 4,111 |
| 15. Totals | 1,063,039 | | 125,000 | | 1,188,039 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 100,176 | | | | | | | 1 | 100,176 |
| 17. Incurred during current year | 6 | 233,471 | | | 1 | 125,000 | | | 7 | 358,471 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 7 | 333,647 | | | 1 | 125,000 | | | 8 | 458,647 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 7 | 333,647 | | | 1 | 125,000 | | | 8 | 458,647 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 7 | 333,647 | | | 1 | 125,000 | | | 8 | 458,647 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 2,792 | 569,187,944 | (a) | | | 14,840,700 | | | 2,792 | 584,028,644 |
| 21. Issued during year | 225 | 69,138,000 | | | | | | | 225 | 69,138,000 |
| 22. Other changes to in force (Net) | (181) | (24,418,288) | | | | 371,800 | | | (181) | (24,046,488) |
| 23. In force December 31 of current year | 2,836 | 613,907,656 | (a) | | | 15,212,500 | | | 2,836 | 629,120,156 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 2,945,398 | | 56,133 | | 3,001,531 |
| 2. Annuity considerations | 767,474 | | | | 767,474 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 3,712,872 | | 56,133 | | 3,769,005 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 515,000 | | 381,475 | | 896,475 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 432,345 | | | | 432,345 |
| 12. Surrender values and withdrawals for life contracts | 368,901 | | | | 368,901 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 6,835 | | | | 6,835 |
| 15. Totals | 1,323,081 | | 381,475 | | 1,704,556 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 150,352 | | | 1 | 56,475 | | | 2 | 206,827 |
| 17. Incurred during current year | 6 | 515,000 | | | 2 | 325,000 | | | 8 | 840,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 6 | 515,000 | | | 3 | 381,475 | | | 9 | 896,475 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 6 | 515,000 | | | 3 | 381,475 | | | 9 | 896,475 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 6 | 515,000 | | | 3 | 381,475 | | | 9 | 896,475 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 150,352 | | | | | | | 1 | 150,352 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 3,518 | 1,033,510,985 | (a) | | | 10,528,100 | | | 3,518 | 1,044,039,085 |
| 21. Issued during year | 328 | 144,124,858 | | | | | | | 328 | 144,124,858 |
| 22. Other changes to in force (Net) | (312) | (78,819,270) | | | | (328,700) | | | (312) | (79,147,970) |
| 23. In force December 31 of current year | 3,534 | 1,098,816,573 | (a) | | | 10,199,400 | | | 3,534 | 1,109,015,973 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 185,491 | | 267 | | 185,758 |
| 2. Annuity considerations | 12,500 | | | | 12,500 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 197,991 | | 267 | | 198,258 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 14,452 | | | | 14,452 |
| 12. Surrender values and withdrawals for life contracts | (72) | | | | (72) |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 14,380 | | | | 14,380 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 224 | 47,973,188 | (a) | | | 50,000 | | | 224 | 48,023,188 |
| 21. Issued during year | 24 | 9,312,000 | | | | | | | 24 | 9,312,000 |
| 22. Other changes to in force (Net) | (10) | (3,546,107) | | | | | | | (10) | (3,546,107) |
| 23. In force December 31 of current year | 238 | 53,739,081 | (a) | | | 50,000 | | | 238 | 53,789,081 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 5,457,091 | | 191,719 | | 5,648,810 |
| 2. Annuity considerations | 1,820,123 | | | | 1,820,123 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 7,277,214 | | 191,719 | | 7,468,933 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,969,815 | | | | 1,969,815 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,386,957 | | | | 1,386,957 |
| 12. Surrender values and withdrawals for life contracts | 886,861 | | | | 886,861 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 15,408 | | | | 15,408 |
| 15. Totals | 4,259,041 | | | | 4,259,041 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 10,445 | | | | | | | 1 | 10,445 |
| 17. Incurred during current year | 27 | 2,053,197 | | | | | | | 27 | 2,053,197 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 25 | 1,969,815 | | | | | | | 25 | 1,969,815 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 25 | 1,969,815 | | | | | | | 25 | 1,969,815 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 25 | 1,969,815 | | | | | | | 25 | 1,969,815 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 3 | 93,827 | | | | | | | 3 | 93,827 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 7,519 | 1,539,681,499 | (a) | | | 35,958,200 | | | 7,519 | 1,575,639,699 |
| 21. Issued during year | 673 | 253,396,500 | | | | | | | 673 | 253,396,500 |
| 22. Other changes to in force (Net) | (589) | (132,846,171) | | | | 806,400 | | | (589) | (132,039,771) |
| 23. In force December 31 of current year | 7,603 | 1,660,231,828 | (a) | | | 36,764,600 | | | 7,603 | 1,696,996,428 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,928,041 | | 38,639 | | 1,966,680 |
| 2. Annuity considerations | 153,706 | | | | 153,706 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 2,081,747 | | 38,639 | | 2,120,386 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 58,819 | | | | 58,819 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 293,882 | | | | 293,882 |
| 12. Surrender values and withdrawals for life contracts | 280,758 | | | | 280,758 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,600 | | | | 1,600 |
| 15. Totals | 635,059 | | | | 635,059 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 254,397 | | | | | | | 2 | 254,397 |
| 17. Incurred during current year | 4 | 60,000 | | | | | | | 4 | 60,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 58,819 | | | | | | | 4 | 58,819 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 58,819 | | | | | | | 4 | 58,819 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 58,819 | | | | | | | 4 | 58,819 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 2 | 255,578 | | | | | | | 2 | 255,578 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 2,696 | 569,987,333 | (a) | | | 7,247,000 | | | 2,696 | 577,234,333 |
| 21. Issued during year | 309 | 113,355,000 | | | | | | | 309 | 113,355,000 |
| 22. Other changes to in force (Net) | (152) | (19,251,505) | | | | 464,300 | | | (152) | (18,787,205) |
| 23. In force December 31 of current year | 2,853 | 664,090,828 | (a) | | | 7,711,300 | | | 2,853 | 671,802,128 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|-------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 6,075 | | 666 | | 6,741 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 6,075 | | 666 | | 6,741 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,448 | | | | 1,448 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 1,448 | | | | 1,448 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|---------|------------|--------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 8 | 2,446,000 | (a) | | | 125,000 | | | 8 | 2,571,000 |
| 21. Issued during year | 1 | 300,000 | | | | | | | 1 | 300,000 |
| 22. Other changes to in force (Net) | 1 | (40,000) | | | | | | | 1 | (40,000) |
| 23. In force December 31 of current year | 10 | 2,706,000 | (a) | | | 125,000 | | | 10 | 2,831,000 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 662,397 | | 33,856 | | 696,253 |
| 2. Annuity considerations | 167,040 | | | | 167,040 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 829,437 | | 33,856 | | 863,293 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 456,225 | | | | 456,225 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 158,032 | | | | 158,032 |
| 12. Surrender values and withdrawals for life contracts | 192,801 | | | | 192,801 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,000 | | | | 2,000 |
| 15. Totals | 809,058 | | | | 809,058 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 106,426 | | | | | | | 2 | 106,426 |
| 17. Incurred during current year | 4 | 399,998 | | | | | | | 4 | 399,998 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 5 | 456,225 | | | | | | | 5 | 456,225 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 5 | 456,225 | | | | | | | 5 | 456,225 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 5 | 456,225 | | | | | | | 5 | 456,225 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 50,199 | | | | | | | 1 | 50,199 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 1,011 | 223,470,776 | (a) | | | 6,349,900 | | | 1,011 | 229,820,676 |
| 21. Issued during year | 110 | 44,523,100 | | | | | | | 110 | 44,523,100 |
| 22. Other changes to in force (Net) | (87) | (15,922,400) | | | | (98,800) | | | (87) | (16,021,200) |
| 23. In force December 31 of current year | 1,034 | 252,071,476 | (a) | | | 6,251,100 | | | 1,034 | 258,322,576 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 76,582 | | 181 | | 76,763 |
| 2. Annuity considerations | (228) | | | | (228) |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 76,354 | | 181 | | 76,535 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 396,000 | | | | 396,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 44,044 | | | | 44,044 |
| 12. Surrender values and withdrawals for life contracts | 51,182 | | | | 51,182 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 491,226 | | | | 491,226 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------------------|------------|--------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 2 | 396,000 | | | | | | | 2 | 396,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 396,000 | | | | | | | 2 | 396,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 396,000 | | | | | | | 2 | 396,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 396,000 | | | | | | | 2 | 396,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 93 | 18,266,143 | (a) | | | 33,900 | | | 93 | 18,300,043 |
| 21. Issued during year | 8 | 1,625,000 | | | | | | | 8 | 1,625,000 |
| 22. Other changes to in force (Net) | (2) | 908,866 | | | | 600 | | | (2) | 909,466 |
| 23. In force December 31 of current year | 99 | 20,800,009 | (a) | | | 34,500 | | | 99 | 20,834,509 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

| LIFE INSURANCE | | | | | |
|--|--|----------|------------------------------------|--------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | | 1 | 2 | 3 | 5 |
| | | Ordinary | Credit Life (Group and Individual) | Group | Total |
| 1. | Life insurance | 525,513 | | 16,219 | 541,732 |
| 2. | Annuity considerations | 19,450 | | | 19,450 |
| 3. | Deposit-type contract funds | | XXX | | XXX |
| 4. | Other considerations | | | | |
| 5. | Totals (Sum of Lines 1 to 4) | 544,963 | | 16,219 | 561,182 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 | Paid in cash or left on deposit | | | | |
| 6.2 | Applied to pay renewal premiums | | | | |
| 6.3 | Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | |
| 6.4 | Other | | | | |
| 6.5 | Totals (Sum of Line 6.1 to 6.4) | | | | |
| Annuities: | | | | | |
| 7.1 | Paid in cash or left on deposit | | | | |
| 7.2 | Applied to provide paid-up annuities | | | | |
| 7.3 | Other | | | | |
| 7.4 | Totals (Sum of Lines 7.1 to 7.3) | | | | |
| 8. | Grand Totals (Lines 6.5 plus 7.4) | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. | Death benefits | 264,821 | | | 264,821 |
| 10. | Matured endowments | | | | |
| 11. | Annuity benefits | 36,950 | | | 36,950 |
| 12. | Surrender values and withdrawals for life contracts | 99,836 | | | 99,836 |
| 13. | Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | |
| 14. | All other benefits, except accident and health | 12,576 | | | 12,576 |
| 15. | Totals | 414,183 | | | 414,183 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. | Summary of Line 13 from overflow page | | | | |
| 1399. | Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|---|--------|------------------------------------|--------|-----------------|-----------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. | Unpaid December 31, prior year | | | | | | | | | |
| 17. | Incurred during current year | 3 | 264,821 | | | | | | 3 | 264,821 |
| Settled during current year: | | | | | | | | | | |
| 18.1 | By payment in full | 3 | 264,821 | | | | | | 3 | 264,821 |
| 18.2 | By payment on compromised claims | | | | | | | | | |
| 18.3 | Totals paid | 3 | 264,821 | | | | | | 3 | 264,821 |
| 18.4 | Reduction by compromise | | | | | | | | | |
| 18.5 | Amount rejected | | | | | | | | | |
| 18.6 | Total settlements | 3 | 264,821 | | | | | | 3 | 264,821 |
| 19. | Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. | In force December 31, prior year | 835 | 148,893,038 | (a) | No. of Policies | 3,042,000 | | | 835 | 151,935,038 |
| 21. | Issued during year | 66 | 25,559,000 | | | | | | 66 | 25,559,000 |
| 22. | Other changes to in force (Net) | (9) | (8,135,649) | | | 227,000 | | | (9) | (7,908,649) |
| 23. | In force December 31 of current year | 892 | 166,316,389 | (a) | | 3,269,000 | | | 892 | 169,585,389 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|----------------------------|---|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. | Group Policies (b) | | | | |
| 24.1 | Federal Employees Health Benefits Program premium (b) | | | | |
| 24.2 | Credit (Group and Individual) | | | | |
| 24.3 | Collectively Renewable Policies (b) | | | | |
| Other Individual Policies: | | | | | |
| 25.1 | Non-cancelable (b) | | | | |
| 25.2 | Guaranteed renewable (b) | | | | |
| 25.3 | Non-renewable for stated reasons only (b) | | | | |
| 25.4 | Other accident only | | | | |
| 25.5 | All other (b) | | | | |
| 25.6 | Totals (Sum of Lines 25.1 to 25.5) | | | | |
| 26. | Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,695,751 | | 61,574 | | 1,757,325 |
| 2. Annuity considerations | 216,490 | | | | 216,490 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,912,241 | | 61,574 | | 1,973,815 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 450,000 | | 17,500 | | 467,500 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 274,992 | | | | 274,992 |
| 12. Surrender values and withdrawals for life contracts | 219,149 | | | | 219,149 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,179 | | | | 2,179 |
| 15. Totals | 946,320 | | 17,500 | | 963,820 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 3 | 450,000 | | | 1 | 35,000 | | | 4 | 485,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 3 | 450,000 | | | | 17,500 | | | 3 | 467,500 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 3 | 450,000 | | | | 17,500 | | | 3 | 467,500 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 3 | 450,000 | | | | 17,500 | | | 3 | 467,500 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | 1 | 17,500 | | | 1 | 17,500 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 2,310 | 606,796,207 | (a) | | | 11,548,600 | | | 2,310 | 618,344,807 |
| 21. Issued during year | 228 | 107,558,000 | | | | | | | 228 | 107,558,000 |
| 22. Other changes to in force (Net) | (223) | (48,565,093) | | | | (460,200) | | | (223) | (49,025,293) |
| 23. In force December 31 of current year | 2,315 | 665,789,114 | (a) | | | 11,088,400 | | | 2,315 | 676,877,514 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|------------|---------------------------------------|-----------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 4,338,513 | | 1,143,352 | | 5,481,865 |
| 2. Annuity considerations | 6,905,385 | | | | 6,905,385 |
| 3. Deposit-type contract funds | 21,551,427 | XXX | | XXX | 21,551,427 |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 32,795,325 | | 1,143,352 | | 33,938,677 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 365,458 | | 842,433 | | 1,207,891 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 2,998,563 | | | | 2,998,563 |
| 12. Surrender values and withdrawals for life contracts | 926,824 | | | | 926,824 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 16,726 | | | | 16,726 |
| 15. Totals | 4,307,571 | | 842,433 | | 5,150,004 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|-------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 6 | 662,049 | | | 4 | 215,433 | | | 10 | 877,482 |
| 17. Incurred during current year | 15 | 224,500 | | | 6 | 627,000 | | | 21 | 851,500 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 15 | 365,458 | | | 10 | 842,433 | | | 25 | 1,207,891 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 15 | 365,458 | | | 10 | 842,433 | | | 25 | 1,207,891 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 15 | 365,458 | | | 10 | 842,433 | | | 25 | 1,207,891 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 6 | 521,091 | | | | | | | 6 | 521,091 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 7,244 | 1,270,643,387 | (a) | | 1 | 232,908,800 | | | 7,245 | 1,503,552,187 |
| 21. Issued during year | 515 | 149,211,993 | | | | | | | 515 | 149,211,993 |
| 22. Other changes to in force (Net) | (491) | (83,385,089) | | | | 2,536,900 | | | (491) | (80,848,189) |
| 23. In force December 31 of current year | 7,268 | 1,336,470,291 | (a) | | 1 | 235,445,700 | | | 7,269 | 1,571,915,991 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 407,141 | | 33,227 | | 440,368 |
| 2. Annuity considerations | 160,940 | | | | 160,940 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 568,081 | | 33,227 | | 601,308 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 258,355 | | 57,900 | | 316,255 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 47,866 | | | | 47,866 |
| 12. Surrender values and withdrawals for life contracts | 25,382 | | | | 25,382 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,547 | | | | 2,547 |
| 15. Totals | 334,150 | | 57,900 | | 392,050 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 4 | 258,355 | | | 1 | 57,900 | | | 5 | 316,255 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 258,355 | | | 1 | 57,900 | | | 5 | 316,255 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 258,355 | | | 1 | 57,900 | | | 5 | 316,255 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 258,355 | | | 1 | 57,900 | | | 5 | 316,255 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 515 | 90,672,996 | (a) | | | 6,356,900 | | | 515 | 97,029,896 |
| 21. Issued during year | 55 | 18,940,000 | | | | | | | 55 | 18,940,000 |
| 22. Other changes to in force (Net) | (39) | (10,547,894) | | | | 170,800 | | | (39) | (10,377,094) |
| 23. In force December 31 of current year | 531 | 99,065,102 | (a) | | | 6,527,700 | | | 531 | 105,592,802 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 25,914 | | | | 25,914 |
| 2. Annuity considerations | 275 | | | | 275 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 26,189 | | | | 26,189 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | | | | | |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 20 | 6,090,000 | (a) | | | | | | 20 | 6,090,000 |
| 21. Issued during year | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 22. Other changes to in force (Net) | (4) | (2,355,000) | | | | | | | (4) | (2,355,000) |
| 23. In force December 31 of current year | 17 | 3,835,000 | (a) | | | | | | 17 | 3,835,000 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 328,829 | | 13,057 | | 341,886 |
| 2. Annuity considerations | 45,198 | | | | 45,198 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 374,027 | | 13,057 | | 387,084 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 100,119 | | | | 100,119 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 219,679 | | | | 219,679 |
| 12. Surrender values and withdrawals for life contracts | 22,223 | | | | 22,223 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 342,021 | | | | 342,021 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 3 | 358,171 | | | | | | | 3 | 358,171 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 100,119 | | | | | | | 2 | 100,119 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 100,119 | | | | | | | 2 | 100,119 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 100,119 | | | | | | | 2 | 100,119 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 258,052 | | | | | | | 1 | 258,052 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 491 | 117,138,590 | (a) | | | 2,449,000 | | | 491 | 119,587,590 |
| 21. Issued during year | 55 | 16,715,000 | | | | | | | 55 | 16,715,000 |
| 22. Other changes to in force (Net) | (29) | (3,973,305) | | | | (108,100) | | | (29) | (4,081,405) |
| 23. In force December 31 of current year | 517 | 129,880,285 | (a) | | | 2,340,900 | | | 517 | 132,221,185 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 3,306,056 | | 100,344 | | 3,406,400 |
| 2. Annuity considerations | 604,575 | | | | 604,575 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 3,910,631 | | 100,344 | | 4,010,975 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 922,256 | | | | 922,256 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 631,122 | | | | 631,122 |
| 12. Surrender values and withdrawals for life contracts | 444,739 | | | | 444,739 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,211 | | | | 2,211 |
| 15. Totals | 2,000,328 | | | | 2,000,328 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|-------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 148,580 | | | | | | | 2 | 148,580 |
| 17. Incurred during current year | 8 | 773,676 | | | | | | | 8 | 773,676 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 10 | 922,256 | | | | | | | 10 | 922,256 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 10 | 922,256 | | | | | | | 10 | 922,256 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 10 | 922,256 | | | | | | | 10 | 922,256 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 3,992 | 1,045,418,318 | (a) | | | 18,862,400 | | | 3,992 | 1,064,280,718 |
| 21. Issued during year | 429 | 181,646,000 | | | | | | | 429 | 181,646,000 |
| 22. Other changes to in force (Net) | (283) | (57,464,892) | | | | 819,200 | | | (283) | (56,645,692) |
| 23. In force December 31 of current year | 4,138 | 1,169,599,426 | (a) | | | 19,681,600 | | | 4,138 | 1,189,281,026 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 121,596 | | 181 | | 121,777 |
| 2. Annuity considerations | 1,200 | | | | 1,200 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 122,796 | | 181 | | 122,977 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,144 | | | | 10,144 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,285 | | | | 1,285 |
| 12. Surrender values and withdrawals for life contracts | 3,210 | | | | 3,210 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,241 | | | | 1,241 |
| 15. Totals | 15,880 | | | | 15,880 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|----------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 4 | 10,144 | | | | | | | 4 | 10,144 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 10,144 | | | | | | | 4 | 10,144 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 10,144 | | | | | | | 4 | 10,144 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 10,144 | | | | | | | 4 | 10,144 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 203 | 28,078,134 | (a) | | | 33,900 | | | 203 | 28,112,034 |
| 21. Issued during year | 12 | 8,850,000 | | | | | | | 12 | 8,850,000 |
| 22. Other changes to in force (Net) | (16) | (1,461,430) | | | | (33,900) | | | (16) | (1,495,330) |
| 23. In force December 31 of current year | 199 | 35,466,704 | (a) | | | | | | 199 | 35,466,704 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons

insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 313,963 | | | | 313,963 |
| 2. Annuity considerations | 38,932 | | | | 38,932 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 352,895 | | | | 352,895 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 100,000 | | | | 100,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 71,936 | | | | 71,936 |
| 12. Surrender values and withdrawals for life contracts | 1,715 | | | | 1,715 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 173,651 | | | | 173,651 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 100,000 | | | | | | | 1 | 100,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 447 | 95,753,128 | (a) | | | | | | 447 | 95,753,128 |
| 21. Issued during year | 34 | 11,695,000 | | | | | | | 34 | 11,695,000 |
| 22. Other changes to in force (Net) | (31) | (6,335,572) | | | | | | | (31) | (6,335,572) |
| 23. In force December 31 of current year | 450 | 101,112,556 | (a) | | | | | | 450 | 101,112,556 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,073,354 | | 15,877 | | 1,089,231 |
| 2. Annuity considerations | 315,354 | | | | 315,354 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,388,708 | | 15,877 | | 1,404,585 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 600,960 | | 50,000 | | 650,960 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 315,192 | | | | 315,192 |
| 12. Surrender values and withdrawals for life contracts | 159,604 | | | | 159,604 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 6,543 | | | | 6,543 |
| 15. Totals | 1,082,299 | | 50,000 | | 1,132,299 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 17. Incurred during current year | 5 | 555,960 | | | 1 | 50,000 | | | 6 | 605,960 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 5 | 600,960 | | | 1 | 50,000 | | | 6 | 650,960 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 5 | 600,960 | | | 1 | 50,000 | | | 6 | 650,960 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 5 | 600,960 | | | 1 | 50,000 | | | 6 | 650,960 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 5,000 | | | | | | | 1 | 5,000 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 1,396 | 382,747,124 | (a) | | | 2,977,800 | | | 1,396 | 385,724,924 |
| 21. Issued during year | 133 | 59,888,000 | | | | | | | 133 | 59,888,000 |
| 22. Other changes to in force (Net) | (86) | (18,715,936) | | | | (28,400) | | | (86) | (18,744,336) |
| 23. In force December 31 of current year | 1,443 | 423,919,188 | (a) | | | 2,949,400 | | | 1,443 | 426,868,588 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|--------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 982,229 | | 27,965 | | 1,010,194 |
| 2. Annuity considerations | 167,126 | | | | 167,126 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,149,355 | | 27,965 | | 1,177,320 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 115,016 | | 83,600 | | 198,616 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 62,855 | | | | 62,855 |
| 12. Surrender values and withdrawals for life contracts | 137,431 | | | | 137,431 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 14,256 | | | | 14,256 |
| 15. Totals | 329,558 | | 83,600 | | 413,158 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|-----------|------------|--------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 4 | 103,211 | | | | | | | 4 | 103,211 |
| 17. Incurred during current year | 8 | 264,750 | | | 1 | 83,600 | | | 9 | 348,350 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 9 | 115,016 | | | 1 | 83,600 | | | 10 | 198,616 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 9 | 115,016 | | | 1 | 83,600 | | | 10 | 198,616 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 9 | 115,016 | | | 1 | 83,600 | | | 10 | 198,616 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 3 | 252,945 | | | | | | | 3 | 252,945 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,731 | 315,787,145 | (a) | | 1 | 5,249,186 | | | 1,732 | 321,036,331 |
| 21. Issued during year | 196 | 70,910,000 | | | | | | | 196 | 70,910,000 |
| 22. Other changes to in force (Net) | (114) | (16,362,715) | | | | 613,482 | | | (114) | (15,749,233) |
| 23. In force December 31 of current year | 1,813 | 370,334,430 | (a) | | 1 | 5,862,668 | | | 1,814 | 376,197,098 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 52,012 | | 187 | | 52,199 |
| 2. Annuity considerations | 44,547 | | | | 44,547 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 96,559 | | 187 | | 96,746 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 8,400 | | | | 8,400 |
| 12. Surrender values and withdrawals for life contracts | 8,630 | | | | 8,630 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 17,030 | | | | 17,030 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 73 | 15,133,585 | (a) | | | 35,000 | | | 73 | 15,168,585 |
| 21. Issued during year | 22 | 3,680,000 | | | | | | | 22 | 3,680,000 |
| 22. Other changes to in force (Net) | (12) | (1,740,198) | | | | | | | (12) | (1,740,198) |
| 23. In force December 31 of current year | 83 | 17,073,387 | (a) | | | 35,000 | | | 83 | 17,108,387 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 259,806 | | 7,025 | | 266,831 |
| 2. Annuity considerations | 31,535 | | | | 31,535 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 291,341 | | 7,025 | | 298,366 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 250,000 | | | | 250,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 73,555 | | | | 73,555 |
| 12. Surrender values and withdrawals for life contracts | 8,490 | | | | 8,490 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 332,045 | | | | 332,045 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 250,000 | | | | | | | 1 | 250,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 250,000 | | | | | | | 1 | 250,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 250,000 | | | | | | | 1 | 250,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 250,000 | | | | | | | 1 | 250,000 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 408 | 106,444,599 | (a) | | | 1,317,600 | | | 408 | 107,762,199 |
| 21. Issued during year | 47 | 18,765,000 | | | | | | | 47 | 18,765,000 |
| 22. Other changes to in force (Net) | (15) | (729,094) | | | | (38,200) | | | (15) | (767,294) |
| 23. In force December 31 of current year | 440 | 124,480,505 | (a) | | | 1,279,400 | | | 440 | 125,759,905 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2005

NAIC Group Code 0028

NAIC Company Code 72222

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 17,631 | | | | 17,631 |
| 2. Annuity considerations | 3,750 | | | | 3,750 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 21,381 | | | | 21,381 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 738 | | | | 738 |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 738 | | | | 738 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|--------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 28 | 6,046,175 | (a) | | | | | | 28 | 6,046,175 |
| 21. Issued during year | 4 | 2,775,000 | | | | | | | 4 | 2,775,000 |
| 22. Other changes to in force (Net) | (3) | (732,225) | | | | | | | (3) | (732,225) |
| 23. In force December 31 of current year | 29 | 8,088,950 | (a) | | | | | | 29 | 8,088,950 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2005

NAIC Group Code 0028

LIFE INSURANCE

NAIC Company Code 72222

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 50,584,539 | | 2,789,413 | | 53,373,952 |
| 2. Annuity considerations | 16,769,529 | | | | 16,769,529 |
| 3. Deposit-type contract funds | 21,551,427 | XXX | | XXX | 21,551,427 |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 88,905,495 | | 2,789,413 | | 91,694,908 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Line 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 11,997,744 | | 1,931,008 | | 13,928,752 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 13,095,545 | | | | 13,095,545 |
| 12. Surrender values and withdrawals for life contracts | 8,570,406 | | | | 8,570,406 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 159,561 | | | | 159,561 |
| 15. Totals | 33,823,256 | | 1,931,008 | | 35,754,264 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------------|--|--------|--------------------|-------------|------------|--------|---------|----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 35 | 2,678,356 | | | 5 | 271,908 | | | 40 | 2,950,264 |
| 17. Incurred during current year | 187 | 12,684,393 | | | 20 | 1,731,800 | | | 207 | 14,416,193 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 184 | 11,997,469 | | | 23 | 1,931,008 | | | 207 | 13,928,477 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 184 | 11,997,469 | | | 23 | 1,931,008 | | | 207 | 13,928,477 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | 275 | | | | | | | | 275 |
| 18.6 Total settlements | 184 | 11,997,744 | | | 23 | 1,931,008 | | | 207 | 13,928,752 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 38 | 3,365,005 | | | 2 | 72,700 | | | 40 | 3,437,705 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 68,150 | 16,168,015,100 | (a) | | 2 | 544,382,986 | | | 68,152 | 16,712,398,086 |
| 21. Issued during year | 6,848 | 2,755,104,609 | | | | | | | 6,848 | 2,755,104,609 |
| 22. Other changes to in force (Net) | (4,752) | (1,001,336,073) | | | | 7,406,282 | | | (4,752) | (993,929,791) |
| 23. In force December 31 of current year | 70,246 | 17,921,783,636 | (a) | | 2 | 551,789,268 | | | 70,248 | 18,473,572,904 |

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$

Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Program premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies (b) | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (Sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6) | | | | | |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

| INTEREST MAINTENANCE RESERVE | | 1 Amount |
|---|--|-------------|
| 1. Reserve as of December 31, Prior Year | | 6,127,018 |
| 2. Current year's realized pre-tax capital gains/(losses) of \$458,231 transferred into the reserve net of taxes of \$160,378 | | 297,853 |
| 3. Adjustment for current year's liability gains/(losses) released from the reserve | | |
| 4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) | | 6,424,871 |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) | | 799,727 |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5) | | 5,625,144 |

| AMORTIZATION | | | | |
|---------------------------|---|--|--|---|
| | 1 | 2 | 3 | 4 |
| Year of Amortization | Reserve as of December 31, Prior Year | Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes | Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve | Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3) |
| 1. 2005 | 780,914 | 18,813 | | 799,727 |
| 2. 2006 | 511,148 | 16,669 | | 527,817 |
| 3. 2007 | 346,104 | 7,718 | | 353,822 |
| 4. 2008 | 390,453 | 8,244 | | 398,697 |
| 5. 2009 | 406,876 | 8,807 | | 415,683 |
| 6. 2010 | 294,242 | 8,443 | | 302,685 |
| 7. 2011 | 283,271 | 8,509 | | 291,780 |
| 8. 2012 | 283,909 | 8,291 | | 292,200 |
| 9. 2013 | 327,667 | 8,558 | | 336,225 |
| 10. 2014 | 362,505 | 8,403 | | 370,908 |
| 11. 2015 | 353,685 | 9,468 | | 363,153 |
| 12. 2016 | 340,737 | 7,562 | | 348,299 |
| 13. 2017 | 255,944 | 8,056 | | 264,000 |
| 14. 2018 | 159,811 | 8,548 | | 168,359 |
| 15. 2019 | 140,074 | 9,111 | | 149,185 |
| 16. 2020 | 101,004 | 9,711 | | 110,715 |
| 17. 2021 | 99,030 | 10,352 | | 109,382 |
| 18. 2022 | 85,844 | 11,035 | | 96,879 |
| 19. 2023 | 88,354 | 11,404 | | 99,758 |
| 20. 2024 | 93,655 | 11,612 | | 105,267 |
| 21. 2025 | 89,784 | 12,366 | | 102,150 |
| 22. 2026 | 79,673 | 13,205 | | 92,878 |
| 23. 2027 | 90,844 | 14,862 | | 105,706 |
| 24. 2028 | 63,326 | 16,847 | | 80,173 |
| 25. 2029 | 57,297 | 18,335 | | 75,632 |
| 26. 2030 | 31,014 | 19,544 | | 50,558 |
| 27. 2031 | 8,170 | 3,380 | | 11,550 |
| 28. 2032 | 1,683 | | | 1,683 |
| 29. 2033 | | | | |
| 30. 2034 | | | | |
| 31. 2035 and Later | | | | |
| 32. Total (Lines 1 to 31) | 6,127,018 | 297,853 | | 6,424,871 |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

| | Default Component | | | Equity Component | | | 7 Total Amount (Cols. 3 + 6) |
|---|-----------------------------------|---------------------|-----------------------------|-------------------|--|-----------------------------|------------------------------------|
| | 1 Other Than Mortgage Loans | 2 Mortgage Loans | 3 Total (Cols. 1 + 2) | 4 Common Stock | 5 Real Estate and Other Invested Assets | 6 Total (Cols. 4 + 5) | |
| 1. Reserve as of December 31, prior year | 2,379,300 | | 2,379,300 | 3,700,262 | 39,372 | 3,739,634 | 6,118,934 |
| 2. Realized capital gains/(losses) net of taxes - General Account | 77,708 | | 77,708 | 113,815 | | 113,815 | 191,523 |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts | | | | | | | |
| 4. Unrealized capital gains/(losses) net of deferred taxes - General Account | | | | 1,353,614 | 36,501 | 1,390,115 | 1,390,115 |
| 5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts | | | | | | | |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves | | | | | | | |
| 7. Basic contribution | 531,553 | | 531,553 | | | | 531,553 |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) | 2,988,561 | | 2,988,561 | 5,167,691 | 75,873 | 5,243,564 | 8,232,125 |
| 9. Maximum reserve | 2,769,129 | | 2,769,129 | 3,878,705 | 140,484 | 4,019,189 | 6,788,318 |
| 10. Reserve objective | 1,935,667 | | 1,935,667 | 3,878,705 | 140,484 | 4,019,189 | 5,954,856 |
| 11. 20% of (Line 10 - Line 8) | (210,579) | | (210,579) | (257,797) | 12,922 | (244,875) | (455,454) |
| 12. Balance before transfers (Lines 8 + 11) | 2,777,982 | | 2,777,982 | 4,909,894 | 88,795 | 4,998,689 | 7,776,671 |
| 13. Transfers | | | | (51,689) | 51,689 | | XXX |
| 14. Voluntary contribution | | | | | | | |
| 15. Adjustment down to maximum/up to zero | (8,853) | | (8,853) | (979,500) | | (979,500) | (988,353) |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) | 2,769,129 | | 2,769,129 | 3,878,705 | 140,484 | 4,019,189 | 6,788,318 |

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

| Line Number | NAIC Designation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|--------------------|------------------|--|------------------------------|---------------------------------------|------------------------------|--|--------------------|--------------------------|-------------------|---------------------------|-----------------|----------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 Factor | 6 Amount (Cols.4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| LONG-TERM BONDS | | | | | | | | | | | | |
| 1. | | Exempt Obligations | 267,422,966 | XXX | XXX | 267,422,966 | 0.0000 | | 0.0000 | | 0.0000 | |
| 2. | 1 | Highest Quality | 338,239,075 | XXX | XXX | 338,239,075 | 0.0004 | 135,296 | 0.0023 | 777,950 | 0.0030 | 1,014,717 |
| 3. | 2 | High Quality | 136,120,686 | XXX | XXX | 136,120,686 | 0.0019 | 258,629 | 0.0058 | 789,500 | 0.0090 | 1,225,086 |
| 4. | 3 | Medium Quality | 9,326,447 | XXX | XXX | 9,326,447 | 0.0093 | 86,736 | 0.0230 | 214,508 | 0.0340 | 317,099 |
| 5. | 4 | Low Quality | 1,999,599 | XXX | XXX | 1,999,599 | 0.0213 | 42,591 | 0.0530 | 105,979 | 0.0750 | 149,970 |
| 6. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 7. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 8. | | Total Unrated Multi-class Securities Acquired by Conversion | | XXX | XXX | | XXX | | XXX | | XXX | |
| 9. | | Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset) | 753,108,773 | XXX | XXX | 753,108,773 | XXX | 523,252 | XXX | 1,887,937 | XXX | 2,706,873 |
| PREFERRED STOCK | | | | | | | | | | | | |
| 10. | 1 | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 11. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 12. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 13. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 14. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 15. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 16. | | Affiliated Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 17. | | Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset) | | XXX | XXX | | XXX | | XXX | | XXX | |
| SHORT - TERM BONDS | | | | | | | | | | | | |
| 18. | | Exempt Obligations | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 19. | 1 | Highest Quality | 20,752,065 | XXX | XXX | 20,752,065 | 0.0004 | 8,301 | 0.0023 | 47,730 | 0.0030 | 62,256 |
| 20. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 21. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 22. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 23. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 24. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 25. | | Total Short - Term Bonds (Sum of lines 18 through 24) | 20,752,065 | XXX | XXX | 20,752,065 | XXX | 8,301 | XXX | 47,730 | XXX | 62,256 |

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

| Line Number | NAIC Designation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|----------------------------|----------------------------|--|------------------------------|---------------------------------------|------------------------------|--|--------------------|--------------------------|-------------------|---------------------------|-----------------|----------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 Factor | 6 Amount (Cols.4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| DERIVATIVE INSTRUMENTS | | | | | | | | | | | | |
| 26. | 1 2 3 4 5 6 | Exchange Traded | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 27. | | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 28. | | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 29. | | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 30. | | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 31. | | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 32. | | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 33. | | Total Derivative Instruments | | XXX | XXX | | XXX | | XXX | | XXX | |
| 34. | | TOTAL (Line 9 + 17 + 25 + 33) | 773,860,838 | XXX | XXX | 773,860,838 | XXX | 531,553 | XXX | 1,935,667 | XXX | 2,769,129 |
| MORTGAGE LOANS | | | | | | | | | | | | |
| In Good Standing: | | | | | | | | | | | | |
| 35. | | Farm Mortgages | | | XXX | | 0.0063 (a) | | 0.0120 (a) | | 0.0190 (a) | |
| 36. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 37. | | Residential Mortgages - All Other | | | XXX | | 0.0013 | | 0.0030 | | 0.0040 | |
| 38. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 39. | | Commercial Mortgages - All Other | | | XXX | | 0.0063 (a) | | 0.0120 (a) | | 0.0190 (a) | |
| 40. | | In Good Standing With Restructured Terms | | | XXX | | 0.2800 (b) | | 0.6200 (b) | | 1.0000 (b) | |
| Overdue, Not in Process: | | | | | | | | | | | | |
| 41. | | Farm Mortgages | | | XXX | | 0.0420 | | 0.0760 | | 0.1200 | |
| 42. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 43. | | Residential Mortgages - All Other | | | XXX | | 0.0025 | | 0.0058 | | 0.0090 | |
| 44. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 45. | | Commercial Mortgages - All Other | | | XXX | | 0.0420 | | 0.0760 | | 0.1200 | |
| In Process of Foreclosure: | | | | | | | | | | | | |
| 46. | | Farm Mortgages | | | XXX | | 0.0000 | | 0.1700 | | 0.1700 | |
| 47. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 48. | | Residential Mortgages - All Other | | | XXX | | 0.0000 | | 0.0130 | | 0.0130 | |
| 49. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 50. | | Commercial Mortgages - All Other | | | XXX | | 0.0000 | | 0.1700 | | 0.1700 | |
| 51. | | Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset) | | | XXX | | XXX | | XXX | | XXX | |
| 52. | | Schedule DA Mortgages | | | XXX | | (c) | | (c) | | (c) | |
| 53. | | Total Mortgage Loans on Real Estate (Line 51 + 52) | | | XXX | | XXX | | XXX | | XXX | |

(a) Times the company's Experience Adjustment Factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

| Line Num- ber | NAIC Designation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|-------------------------------------|---------------------|---|---------------------------------|---|---------------------------------|--|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| COMMON STOCK | | | | | | | | | | | | |
| 1. | | Unaffiliated - Public | 32,215,161 | XXX | XXX | 32,215,161 | 0.0000 | | 0.1204 (d) | 3,878,705 | 0.1204 (d) | 3,878,705 |
| 2. | | Unaffiliated - Private | | XXX | XXX | | 0.0000 | | 0.1600 | | 0.1600 | |
| 3. | | Federal Home Loan Bank | | XXX | XXX | | 0.0000 | | 0.0050 | | 0.0080 | |
| 4. | | Affiliated - Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| Affiliated - Investment Subsidiary: | | | | | | | | | | | | |
| 5. | | Fixed Income - Exempt Obligations | | | | | XXX | | XXX | | XXX | |
| 6. | | Fixed Income - Highest Quality | | | | | XXX | | XXX | | XXX | |
| 7. | | Fixed Income - High Quality | | | | | XXX | | XXX | | XXX | |
| 8. | | Fixed Income - Medium Quality | | | | | XXX | | XXX | | XXX | |
| 9. | | Fixed Income - Low Quality | | | | | XXX | | XXX | | XXX | |
| 10. | | Fixed Income - Lower Quality | | | | | XXX | | XXX | | XXX | |
| 11. | | Fixed Income - In/Near Default | | | | | XXX | | XXX | | XXX | |
| 12. | | Unaffiliated Common Stock - Public | | | | | 0.0000 | | 0.1300 (d) | | 0.1300 (d) | |
| 13. | | Unaffiliated Common Stock - Private | | | | | 0.0000 | | 0.1600 | | 0.1600 | |
| 14. | | Mortgage Loans | | | | | (c) | | (c) | | (c) | |
| 15. | | Real Estate | | | | | (e) | | (e) | | (e) | |
| 16. | | Affiliated - Certain Other (See SVO Purposes and Procedures Manual) | | XXX | XXX | | 0.0000 | | 0.1300 | | 0.1300 | |
| 17. | | Affiliated - All Other | | XXX | XXX | | 0.0000 | | 0.1600 | | 0.1600 | |
| 18. | | Total Common Stock (Sum of Lines 1 through 17)(Page 2, Line 2.2, Net Admitted Asset) | 32,215,161 | | | 32,215,161 | XXX | | XXX | 3,878,705 | XXX | 3,878,705 |
| REAL ESTATE | | | | | | | | | | | | |
| 19. | | Home Office Property (General Account only) | | | | | 0.0000 | | 0.0750 | | 0.0750 | |
| 20. | | Investment Properties | | | | | 0.0000 | | 0.0750 | | 0.0750 | |
| 21. | | Properties Acquired in Satisfaction of Debt | | | | | 0.0000 | | 0.1100 | | 0.1100 | |
| 22. | | Total Real Estate (Sum of Lines 19 through 21) | | | | | XXX | | XXX | | XXX | |
| OTHER INVESTED ASSETS | | | | | | | | | | | | |
| 23. | | Investments with the Underlying Characteristics of Bonds Exempt Obligations | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 24. | 1 | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 25. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 26. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 27. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 28. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 29. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 30. | | Total with Bond characteristics (Sum of Lines 23 through 29) | | XXX | XXX | | XXX | | XXX | | XXX | |

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

| Line Num- ber | NAIC Designation | Description | 1 Book/Adjusted Carrying Value | 2 Reclassify Related Party Encumbrances | 3 Add Third Party Encumbrances | 4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|---------------------|--|--|--|--|---|--------------------|---------------------------------|-------------------|----------------------------------|-----------------|-----------------------------------|
| | | | | | | | 5 Factor | 6 Amount (Cols.4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS | | | | | | | | | | |
| 31. | 1 | Highest Quality | | XXX | XXX | | 0.0004 | | 0.0023 | | 0.0030 | |
| 32. | 2 | High Quality | | XXX | XXX | | 0.0019 | | 0.0058 | | 0.0090 | |
| 33. | 3 | Medium Quality | | XXX | XXX | | 0.0093 | | 0.0230 | | 0.0340 | |
| 34. | 4 | Low Quality | | XXX | XXX | | 0.0213 | | 0.0530 | | 0.0750 | |
| 35. | 5 | Lower Quality | | XXX | XXX | | 0.0432 | | 0.1100 | | 0.1700 | |
| 36. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 37. | | Affiliated Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 38. | | Total with Preferred Stock characteristics(Sum of Lines 31 through 37) | | XXX | XXX | | XXX | | XXX | | XXX | |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS | | | | | | | | | | |
| 39. | | In Good Standing | | | | | | | | | | |
| | | Farm Mortgages | | | XXX | | 0.0063 (a) | | 0.0120 (a) | | 0.0190 (a) | |
| 40. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 41. | | Residential Mortgages - All Other | | XXX | XXX | | 0.0013 | | 0.0030 | | 0.0040 | |
| 42. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 43. | | Commercial Mortgages - All Other | | | XXX | | 0.0063 (a) | | 0.0120 (a) | | 0.0190 (a) | |
| 44. | | In Good Standing With Restructured Terms | | | XXX | | 0.2800 (b) | | 0.6200 (b) | | 1.0000 (b) | |
| | | Overdue, Not in Process: | | | | | | | | | | |
| 45. | | Farm Mortgages | | | XXX | | 0.0420 | | 0.0760 | | 0.1200 | |
| 46. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 47. | | Residential Mortgages - All Other | | | XXX | | 0.0025 | | 0.0058 | | 0.0090 | |
| 48. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 49. | | Commercial Mortgages - All Other | | | XXX | | 0.0420 | | 0.0760 | | 0.1200 | |
| | | In Process of Foreclosure: | | | | | | | | | | |
| 50. | | Farm Mortgages | | | XXX | | 0.0000 | | 0.1700 | | 0.1700 | |
| 51. | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 52. | | Residential Mortgages - All Other | | | XXX | | 0.0000 | | 0.0130 | | 0.0130 | |
| 53. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 54. | | Commercial Mortgages - All Other | | | XXX | | 0.0000 | | 0.1700 | | 0.1700 | |
| 55. | | Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54) | | | XXX | | XXX | | XXX | | XXX | |

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

| Line Num- ber | NAIC Designation | Description | 1 Book/Adjusted Carrying Value | 2 Reclassify Related Party Encumbrances | 3 Add Third Party Encumbrances | 4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|---------------------|---|--|--|--|---|--------------------|---------------------------------|-------------------|----------------------------------|-----------------|-----------------------------------|
| | | | | | | | 5 Factor | 6 Amount (Cols.4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK | | | | | | | | | | |
| 56. | | Unaffiliated Public | | XXX | XXX | | 0.0000 | | 0.1300 (d) | | 0.1300 (d) | |
| 57. | | Unaffiliated Private | | XXX | XXX | | 0.0000 | | 0.1600 | | 0.1600 | |
| 58. | | Affiliated Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 59. | | Affiliated Certain Other (See SVO Purposes & Procedures Manual) | | XXX | XXX | | 0.0000 | | 0.1300 | | 0.1300 | |
| 60. | | Affiliated Other – All Other | | XXX | XXX | | 0.0000 | | 0.1600 | | 0.1600 | |
| 61. | | Total with Common Stock characteristics (Sum of Lines 56 through 60) | | XXX | XXX | | XXX | | XXX | | XXX | |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE | | | | | | | | | | |
| 62. | | Home Office Property (General Account only) | | | | | 0.0000 | | 0.0750 | | 0.0750 | |
| 63. | | Investment Properties | | | | | 0.0000 | | 0.0750 | | 0.0750 | |
| 64. | | Properties Acquired in Satisfaction of Debt | | | | | 0.0000 | | 0.1100 | | 0.1100 | |
| 65. | | Total with Real Estate Characteristics (Lines 62 through 64) | | | | | XXX | | XXX | | XXX | |
| | | ALL OTHER INVESTMENTS | | | | | | | | | | |
| 66. | | Other Invested Assets – Schedule BA | 1,080,646 | XXX | | 1,080,646 | 0.0000 | | 0.1300 | 140,484 | 0.1300 | 140,484 |
| 67. | | Other Short-Term Invested Assets - Schedule DA | | XXX | | | 0.0000 | | 0.1300 | | 0.1300 | |
| 68. | | Total All Other (Sum of Lines 66 + 67) | 1,080,646 | XXX | | 1,080,646 | XXX | | XXX | 140,484 | XXX | 140,484 |
| 69. | | Total Other Invested Assets - Schedule BA & DA (Sum of Lines 30, 38, 55, 61, 65, and 68) | 1,080,646 | | | 1,080,646 | XXX | | XXX | 140,484 | XXX | 140,484 |

(a) Times the company's experience adjustment factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(e) Determined using the same factors and breakdowns used for directly owned real estate.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

| 1 RSAT Number | 2 Type | 3 CUSIP | 4 Description of Asset(s) | 5 NAIC Designation or Other Description of Asset | 6 Value of Asset | 7 AVR Basic Contribution | 8 AVR Reserve Objective | 9 AVR Maximum Reserve |
|------------------|-----------|------------|------------------------------|--|---------------------|--------------------------------|-------------------------------|-----------------------------|
| NONE | | | | | | | | |
| 0599999 - Total | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

| | | |
|-----|--|--|
| 1. | Book/adjusted carrying value, December 31, prior year | |
| 2. | Increase (decrease) by adjustment: | |
| | 2.1 Totals, Part 1, Column 11 | |
| | 2.2 Totals, Part 3, Column 7 | |
| 3. | Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)) | |
| 4. | Cost of additions and permanent improvements: | |
| | 4.1 Totals, Part 1, Column 14 | |
| | 4.2 Totals, Part 3, Column 9 | |
| 5. | Total profit (loss) on sales, Part 3, Column 14 | |
| 6. | Increase (decrease) by foreign exchange adjustment | |
| | 6.1 Totals, Part 1, Column 12 | |
| | 6.2 Totals, Part 3, Column 8 | |
| 7. | Amounts received on sales, Part 3, Column 11 and Part 1, Column 13 | |
| 8. | Book/adjusted carrying value at end of current period | |
| 9. | Total valuation allowance | |
| 10. | Subtotal (Lines 8 plus 9) | |
| 11. | Total nonadmitted amounts | |
| 12. | Statement value, current period (Page 2, real estate lines, Net Admitted Assets column) | |

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

| | | |
|-----|--|--|
| 1. | Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year | |
| 2. | Amount loaned during year: | |
| | 2.1. Actual cost at time of acquisitions | |
| | 2.2. Additional investment made after acquisitions | |
| 3. | Accrual of discount and mortgage interest points and commitment fees | |
| 4. | Increase (decrease) by adjustment | |
| 5. | Total profit (loss) on sale | |
| 6. | Amounts paid on account or in full during the year | |
| 7. | Amortization of premium | |
| 8. | Increase (decrease) by foreign exchange adjustment | |
| 9. | Book value/recorded investment excluding accrued interest on mortgages owned at end of current period | |
| 10. | Total valuation allowance | |
| 11. | Subtotal (Lines 9 plus 10) | |
| 12. | Total nonadmitted amounts | |
| 13. | Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column) | |

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Long-Term Invested Assets

| | | |
|-----|--|-----------|
| 1. | Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year | 1,024,491 |
| 2. | Cost of acquisitions during year: | |
| | 2.1. Actual cost at time of acquisitions | |
| | 2.2. Additional investment made after acquisitions | |
| 3. | Accrual of discount | |
| 4. | Increase (decrease) by adjustment | 56,155 |
| 5. | Total profit (loss) on sale | |
| 6. | Amounts paid on account or in full during the year | |
| 7. | Amortization of premium | |
| 8. | Increase (decrease) by foreign exchange adjustment | |
| 9. | Book/adjusted carrying value of long-term invested assets at end of current period | 1,080,646 |
| 10. | Total valuation allowance | |
| 11. | Subtotal (Lines 9 plus 10) | 1,080,646 |
| 12. | Total nonadmitted amounts | |
| 13. | Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3) | 1,080,646 |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|---|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 1. U.S. Governments , Schedules D & DA (Group 1) | | | | | | | | | | | |
| 1.1 Class 1 | 12,572,328 | 43,505,131 | 49,734,463 | 75,061,635 | 2,645,439 | 183,518,996 | 23.7 | 183,741,035 | 25.1 | 183,518,996 | |
| 1.2 Class 2 | | | | | | | | | | | |
| 1.3 Class 3 | | | | | | | | | | | |
| 1.4 Class 4 | | | | | | | | | | | |
| 1.5 Class 5 | | | | | | | | | | | |
| 1.6 Class 6 | | | | | | | | | | | |
| 1.7 Totals | 12,572,328 | 43,505,131 | 49,734,463 | 75,061,635 | 2,645,439 | 183,518,996 | 23.7 | 183,741,035 | 25.1 | 183,518,996 | |
| 2. All Other Governments , Schedules D & DA (Group 2) | | | | | | | | | | | |
| 2.1 Class 1 | | | | | | | | | | | |
| 2.2 Class 2 | | | | | | | | | | | |
| 2.3 Class 3 | | | | | | | | | | | |
| 2.4 Class 4 | | | | | | | | | | | |
| 2.5 Class 5 | | | | | | | | | | | |
| 2.6 Class 6 | | | | | | | | | | | |
| 2.7 Totals | | | | | | | | | | | |
| 3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3) | | | | | | | | | | | |
| 3.1 Class 1 | 459,872 | 12,309,244 | 17,323,084 | 16,041,239 | 13,188,079 | 59,321,518 | 7.7 | 47,137,970 | 6.4 | 59,321,518 | |
| 3.2 Class 2 | | | | | | | | | | | |
| 3.3 Class 3 | | | | | | | | | | | |
| 3.4 Class 4 | | | | | | | | | | | |
| 3.5 Class 5 | | | | | | | | | | | |
| 3.6 Class 6 | | | | | | | | | | | |
| 3.7 Totals | 459,872 | 12,309,244 | 17,323,084 | 16,041,239 | 13,188,079 | 59,321,518 | 7.7 | 47,137,970 | 6.4 | 59,321,518 | |
| 4. Political Subdivisions of States, Territories and Possessions , Guaranteed, Schedules D & DA (Group 4) | | | | | | | | | | | |
| 4.1 Class 1 | | 8,890,000 | 5,084,259 | 8,782,366 | | 22,756,625 | 2.9 | 7,082,925 | 1.0 | 22,756,625 | |
| 4.2 Class 2 | | | | | | | | | | | |
| 4.3 Class 3 | | | | | | | | | | | |
| 4.4 Class 4 | | | | | | | | | | | |
| 4.5 Class 5 | | | | | | | | | | | |
| 4.6 Class 6 | | | | | | | | | | | |
| 4.7 Totals | | 8,890,000 | 5,084,259 | 8,782,366 | | 22,756,625 | 2.9 | 7,082,925 | 1.0 | 22,756,625 | |
| 5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5) | | | | | | | | | | | |
| 5.1 Class 1 | 27,917,774 | 121,014,452 | 53,822,432 | 14,204,755 | 1,765,984 | 218,725,397 | 28.3 | 221,318,324 | 30.3 | 218,725,397 | |
| 5.2 Class 2 | | | | | | | | | | | |
| 5.3 Class 3 | | | | | | | | | | | |
| 5.4 Class 4 | | | | | | | | | | | |
| 5.5 Class 5 | | | | | | | | | | | |
| 5.6 Class 6 | | | | | | | | | | | |
| 5.7 Totals | 27,917,774 | 121,014,452 | 53,822,432 | 14,204,755 | 1,765,984 | 218,725,397 | 28.3 | 221,318,324 | 30.3 | 218,725,397 | |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------------|
| 6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6) | | | | | | | | | | | |
| 6.1 Class 1 | | 5,502,122 | 2,741,888 | | 3,000,000 | 11,244,010 | 1.5 | 11,358,368 | 1.6 | 11,244,010 | |
| 6.2 Class 2 | | | 993,827 | | | 993,827 | 0.1 | 993,188 | 0.1 | 993,827 | |
| 6.3 Class 3 | | | | | | | | | | | |
| 6.4 Class 4 | | | | | | | | | | | |
| 6.5 Class 5 | | | | | | | | | | | |
| 6.6 Class 6 | | | | | | | | | | | |
| 6.7 Totals | | 5,502,122 | 3,735,715 | | 3,000,000 | 12,237,837 | 1.6 | 12,351,556 | 1.7 | 12,237,837 | |
| 7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7) | | | | | | | | | | | |
| 7.1 Class 1 | 20,527,932 | 52,432,322 | 41,731,932 | 829,333 | 13,318,017 | 128,839,536 | 16.6 | 107,672,776 | 14.7 | 128,010,203 | 829,333 |
| 7.2 Class 2 | 12,300,862 | 46,477,481 | 45,332,762 | 15,875,032 | 17,148,746 | 137,134,883 | 17.7 | 149,811,716 | 20.5 | 137,134,883 | |
| 7.3 Class 3 | 7,299,077 | 2,027,371 | | | | 9,326,448 | 1.2 | 1,958,558 | 0.3 | 9,326,448 | |
| 7.4 Class 4 | 1,999,599 | | | | | 1,999,599 | 0.3 | | | 1,999,599 | |
| 7.5 Class 5 | | | | | | | | | | | |
| 7.6 Class 6 | | | | | | | | | | | |
| 7.7 Totals | 42,127,470 | 100,937,174 | 87,064,694 | 16,704,365 | 30,466,763 | 277,300,466 | 35.8 | 259,443,050 | 35.5 | 276,471,133 | 829,333 |
| 8. Credit Tenant Loans, Schedules D & DA (Group 8) | | | | | | | | | | | |
| 8.1 Class 1 | | | | | | | | | | | |
| 8.2 Class 2 | | | | | | | | | | | |
| 8.3 Class 3 | | | | | | | | | | | |
| 8.4 Class 4 | | | | | | | | | | | |
| 8.5 Class 5 | | | | | | | | | | | |
| 8.6 Class 6 | | | | | | | | | | | |
| 8.7 Totals | | | | | | | | | | | |
| 9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9) | | | | | | | | | | | |
| 9.1 Class 1 | | | | | | | | | | | |
| 9.2 Class 2 | | | | | | | | | | | |
| 9.3 Class 3 | | | | | | | | | | | |
| 9.4 Class 4 | | | | | | | | | | | |
| 9.5 Class 5 | | | | | | | | | | | |
| 9.6 Class 6 | | | | | | | | | | | |
| 9.7 Totals | | | | | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|----------------|--------------------------------|----------------------------------|-----------------------------------|---------------|--------------------|-------------------------------|---------------------------------|-----------------------------|--------------------------|-------------------------------|
| Quality Rating per the NAIC Designation | 1 Year or Less | Over 1 Year Through 5 Years | Over 5 Years Through 10 Years | Over 10 Years Through 20 Years | Over 20 Years | Total Current Year | Col. 6 as a % of Line 10.7 | Total from Col. 6 Prior Year | % From Col. 7 Prior Year | Total Publicly Traded | Total Privately Placed (a) |
| 10. Total Bonds Current Year | | | | | | | | | | | |
| 10.1 Class 1 | 61,477,906 | 243,653,271 | 170,438,058 | 114,919,328 | 33,917,519 | 624,406,082 | 80.7 | XXX | XXX | 623,576,749 | 829,333 |
| 10.2 Class 2 | 12,300,862 | 46,477,481 | 46,326,589 | 15,875,032 | 17,148,746 | 138,128,710 | 17.8 | XXX | XXX | 138,128,710 | |
| 10.3 Class 3 | 7,299,077 | 2,027,371 | | | | 9,326,448 | 1.2 | XXX | XXX | 9,326,448 | |
| 10.4 Class 4 | 1,999,599 | | | | | 1,999,599 | 0.3 | XXX | XXX | 1,999,599 | |
| 10.5 Class 5 | | | | | | (c) | | XXX | XXX | | |
| 10.6 Class 6 | | | | | | (c) | | XXX | XXX | | |
| 10.7 Totals | 83,077,444 | 292,158,123 | 216,764,647 | 130,794,360 | 51,066,265 | (b) 773,860,839 | 100.0 | XXX | XXX | 773,031,506 | 829,333 |
| 10.8 Line 10.7 as a % of Col. 6 | 10.7 | 37.8 | 28.0 | 16.9 | 6.6 | 100.0 | XXX | XXX | XXX | 99.9 | 0.1 |
| 11. Total Bonds Prior Year | | | | | | | | | | | |
| 11.1 Class 1 | 62,417,992 | 197,820,163 | 193,822,496 | 95,397,961 | 28,852,786 | XXX | XXX | 578,311,398 | 79.1 | 577,443,265 | 868,133 |
| 11.2 Class 2 | 8,404,553 | 58,502,810 | 44,990,830 | 20,356,266 | 18,550,445 | XXX | XXX | 150,804,904 | 20.6 | 150,804,904 | |
| 11.3 Class 3 | | 1,958,558 | | | | XXX | XXX | 1,958,558 | 0.3 | 1,958,558 | |
| 11.4 Class 4 | | | | | | XXX | XXX | | | | |
| 11.5 Class 5 | | | | | | XXX | XXX | (c) | | | |
| 11.6 Class 6 | | | | | | XXX | XXX | (c) | | | |
| 11.7 Totals | 70,822,545 | 258,281,531 | 238,813,326 | 115,754,227 | 47,403,231 | XXX | XXX | (b) 731,074,860 | 100.0 | 730,206,727 | 868,133 |
| 11.8 Line 11.7 as a % of Col. 8 | 9.7 | 35.3 | 32.7 | 15.8 | 6.5 | XXX | XXX | 100.0 | XXX | 99.9 | 0.1 |
| 12. Total Publicly Traded Bonds | | | | | | | | | | | |
| 12.1 Class 1 | 61,477,906 | 243,653,271 | 170,438,058 | 114,089,996 | 33,917,519 | 623,576,750 | 80.6 | 577,443,265 | 79.0 | 623,576,750 | XXX |
| 12.2 Class 2 | 12,300,862 | 46,477,481 | 46,326,589 | 15,875,032 | 17,148,746 | 138,128,710 | 17.8 | 150,804,904 | 20.6 | 138,128,710 | XXX |
| 12.3 Class 3 | 7,299,077 | 2,027,371 | | | | 9,326,448 | 1.2 | 1,958,558 | 0.3 | 9,326,448 | XXX |
| 12.4 Class 4 | 1,999,599 | | | | | 1,999,599 | 0.3 | | | 1,999,599 | XXX |
| 12.5 Class 5 | | | | | | | | | | | XXX |
| 12.6 Class 6 | | | | | | | | | | | XXX |
| 12.7 Totals | 83,077,444 | 292,158,123 | 216,764,647 | 129,965,028 | 51,066,265 | 773,031,507 | 99.9 | 730,206,727 | 99.9 | 773,031,507 | XXX |
| 12.8 Line 12.7 as a % of Col. 6 | 10.7 | 37.8 | 28.0 | 16.8 | 6.6 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10 | 10.7 | 37.8 | 28.0 | 16.8 | 6.6 | 99.9 | XXX | XXX | XXX | 99.9 | XXX |
| 13. Total Privately Placed Bonds | | | | | | | | | | | |
| 13.1 Class 1 | | | | 829,332 | | 829,332 | 0.1 | 868,133 | 0.1 | XXX | 829,332 |
| 13.2 Class 2 | | | | | | | | | | XXX | |
| 13.3 Class 3 | | | | | | | | | | XXX | |
| 13.4 Class 4 | | | | | | | | | | XXX | |
| 13.5 Class 5 | | | | | | | | | | XXX | |
| 13.6 Class 6 | | | | | | | | | | XXX | |
| 13.7 Totals | | | | 829,332 | | 829,332 | 0.1 | 868,133 | 0.1 | XXX | 829,332 |
| 13.8 Line 13.7 as a % of Col. 6 | | | | 100.0 | | 100.0 | XXX | XXX | XXX | XXX | 100.0 |
| 13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10 | | | | 0.1 | | 0.1 | XXX | XXX | XXX | XXX | 0.1 |

(a) Includes \$ 829,333 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Col. 6 as a % of Line 10.7 | 8 Total from Col. 6 Prior Year | 9 % From Col. 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|--|---------------------|-------------------------------------|---------------------------------------|--|--------------------|-------------------------|------------------------------------|--------------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 1. U.S. Governments, Schedules D & DA (Group 1) | | | | | | | | | | | |
| 1.1 Issuer Obligations | 332,996 | 4,855,111 | 22,641,853 | 60,170,377 | | 88,000,337 | 11.4 | 96,879,075 | 13.3 | 88,000,337 | |
| 1.2 Single Class Mortgage-Backed /Asset Backed Securities | 12,239,333 | 38,650,020 | 27,092,610 | 14,891,259 | 2,645,439 | 95,518,661 | 12.3 | 86,861,959 | 11.9 | 95,518,661 | |
| 1.7 Totals | 12,572,329 | 43,505,131 | 49,734,463 | 75,061,636 | 2,645,439 | 183,518,998 | 23.7 | 183,741,034 | 25.1 | 183,518,998 | |
| 2. All Other Governments, Schedules D & DA (Group 2) | | | | | | | | | | | |
| 2.1 Issuer Obligations | | | | | | | | | | | |
| 2.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 2.3 Defined | | | | | | | | | | | |
| 2.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED | | | | | | | | | | | |
| SECURITIES: | | | | | | | | | | | |
| 2.5 Defined | | | | | | | | | | | |
| 2.6 Other | | | | | | | | | | | |
| 2.7 Totals | | | | | | | | | | | |
| 3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3) | | | | | | | | | | | |
| 3.1 Issuer Obligations | 459,872 | 12,309,244 | 17,323,084 | 16,041,239 | 13,188,079 | 59,321,518 | 7.7 | 47,137,970 | 6.4 | 59,321,518 | |
| 3.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 3.3 Defined | | | | | | | | | | | |
| 3.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED | | | | | | | | | | | |
| SECURITIES: | | | | | | | | | | | |
| 3.5 Defined | | | | | | | | | | | |
| 3.6 Other | | | | | | | | | | | |
| 3.7 Totals | 459,872 | 12,309,244 | 17,323,084 | 16,041,239 | 13,188,079 | 59,321,518 | 7.7 | 47,137,970 | 6.4 | 59,321,518 | |
| 4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4) | | | | | | | | | | | |
| 4.1 Issuer Obligations | | 8,890,000 | 5,084,259 | 8,782,366 | | 22,756,625 | 2.9 | 7,082,925 | 1.0 | 22,756,625 | |
| 4.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 4.3 Defined | | | | | | | | | | | |
| 4.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED | | | | | | | | | | | |
| SECURITIES: | | | | | | | | | | | |
| 4.5 Defined | | | | | | | | | | | |
| 4.6 Other | | | | | | | | | | | |
| 4.7 Totals | | 8,890,000 | 5,084,259 | 8,782,366 | | 22,756,625 | 2.9 | 7,082,925 | 1.0 | 22,756,625 | |
| 5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5) | | | | | | | | | | | |
| 5.1 Issuer Obligations | 459,500 | 7,955,463 | 4,901,141 | 330,457 | | 13,646,561 | 1.8 | 15,503,426 | 2.1 | 13,646,561 | |
| 5.2 Single Class Mortgage-Backed /Asset Backed Securities | 12,171,632 | 24,485,705 | 8,735,487 | 2,558,031 | 39,483 | 47,990,338 | 6.2 | 53,685,505 | 7.3 | 47,990,338 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 5.3 Defined | 15,286,642 | 88,573,284 | 40,185,804 | 11,316,267 | 1,726,501 | 157,088,498 | 20.3 | 152,129,393 | 20.8 | 157,088,498 | |
| 5.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED | | | | | | | | | | | |
| SECURITIES: | | | | | | | | | | | |
| 5.5 Defined | | | | | | | | | | | |
| 5.6 Other | | | | | | | | | | | |
| 5.7 Totals | 27,917,774 | 121,014,452 | 53,822,432 | 14,204,755 | 1,765,984 | 218,725,397 | 28.3 | 221,318,324 | 30.3 | 218,725,397 | |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issue

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|--|----------------|--------------------------------|----------------------------------|-----------------------------------|---------------|--------------------|-------------------------------|---------------------------------|-----------------------------|--------------------------|---------------------------|
| Distribution by Type | 1 Year or Less | Over 1 Year Through 5 Years | Over 5 Years Through 10 Years | Over 10 Years Through 20 Years | Over 20 Years | Total Current Year | Col. 6 as a % of Line 10.7 | Total from Col. 6 Prior Year | % From Col. 7 Prior Year | Total Publicly Traded | Total Privately Placed |
| 10. Total Bonds Current Year | | | | | | | | | | | |
| 10.1 Issuer Obligations | 42,594,945 | 136,737,912 | 138,990,813 | 102,028,804 | 46,654,842 | 467,007,316 | 60.3 | XXX | XXX | 466,177,983 | 829,333 |
| 10.2 Single Class Mortgage-Backed /Asset Backed Securities | 24,410,965 | 63,135,725 | 35,828,097 | 17,449,290 | 2,684,922 | 143,508,999 | 18.5 | XXX | XXX | 143,508,999 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 10.3 Defined | 15,547,303 | 88,573,284 | 40,185,804 | 11,316,267 | 1,726,501 | 157,349,159 | 20.3 | XXX | XXX | 157,349,159 | |
| 10.4 Other | | | | | | | | XXX | XXX | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 10.5 Defined | 524,232 | 3,711,202 | 1,759,933 | | | 5,995,367 | 0.8 | XXX | XXX | 5,995,367 | |
| 10.6 Other | | | | | | | | XXX | XXX | | |
| 10.7 Totals | 83,077,445 | 292,158,123 | 216,764,647 | 130,794,361 | 51,066,265 | 773,860,841 | 100.0 | XXX | XXX | 773,031,508 | 829,333 |
| 10.8 Line 10.7 as a % of Col. 6 | 10.7 | 37.8 | 28.0 | 16.9 | 6.6 | 100.0 | XXX | XXX | XXX | 99.9 | 0.1 |
| 11. Total Bonds Prior Year | | | | | | | | | | | |
| 11.1 Issuer Obligations | 42,544,774 | 106,629,329 | 150,056,488 | 90,046,524 | 42,357,796 | XXX | XXX | 431,634,911 | 59.0 | 430,766,778 | 868,133 |
| 11.2 Single Class Mortgage-Backed /Asset Backed Securities | 20,941,649 | 64,447,966 | 32,664,605 | 18,413,769 | 4,079,475 | XXX | XXX | 140,547,464 | 19.2 | 140,547,464 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 11.3 Defined | 7,336,121 | 83,822,531 | 53,479,684 | 7,293,934 | 965,960 | XXX | XXX | 152,898,230 | 20.9 | 152,898,230 | |
| 11.4 Other | | | | | | XXX | XXX | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 11.5 Defined | | 3,381,704 | 2,612,548 | | | XXX | XXX | 5,994,252 | 0.8 | 5,994,252 | |
| 11.6 Other | | | | | | XXX | XXX | | | | |
| 11.7 Totals | 70,822,544 | 258,281,530 | 238,813,325 | 115,754,227 | 47,403,231 | XXX | XXX | 731,074,857 | 100.0 | 730,206,724 | 868,133 |
| 11.8 Line 11.7 as a % of Col. 8 | 9.7 | 35.3 | 32.7 | 15.8 | 6.5 | XXX | XXX | 100.0 | XXX | 99.9 | 0.1 |
| 12. Total Publicly Traded Bonds | | | | | | | | | | | |
| 12.1 Issuer Obligations | 42,594,945 | 136,737,912 | 138,990,813 | 101,199,470 | 46,654,842 | 466,177,982 | 60.2 | 430,766,778 | 58.9 | 466,177,982 | XXX |
| 12.2 Single Class Mortgage-Backed /Asset Backed Securities | 24,410,965 | 63,135,725 | 35,828,097 | 17,449,290 | 2,684,922 | 143,508,999 | 18.5 | 140,547,464 | 19.2 | 143,508,999 | XXX |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 12.3 Defined | 15,547,303 | 88,573,284 | 40,185,804 | 11,316,267 | 1,726,501 | 157,349,159 | 20.3 | 152,898,230 | 20.9 | 157,349,159 | XXX |
| 12.4 Other | | | | | | | | | | | XXX |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 12.5 Defined | 524,232 | 3,711,202 | 1,759,933 | | | 5,995,367 | 0.8 | 5,994,252 | 0.8 | 5,995,367 | XXX |
| 12.6 Other | | | | | | | | | | | XXX |
| 12.7 Totals | 83,077,445 | 292,158,123 | 216,764,647 | 129,965,027 | 51,066,265 | 773,031,507 | 99.9 | 730,206,724 | 99.9 | 773,031,507 | XXX |
| 12.8 Line 12.7 as a % of Col. 6 | 10.7 | 37.8 | 28.0 | 16.8 | 6.6 | 100.0 | XXX | XXX | XXX | 100.0 | XXX |
| 12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10 | 10.7 | 37.8 | 28.0 | 16.8 | 6.6 | 99.9 | XXX | XXX | XXX | 99.9 | XXX |
| 13. Total Privately Placed Bonds | | | | | | | | | | | |
| 13.1 Issuer Obligations | | | | 829,334 | | 829,334 | 0.1 | 868,133 | 0.1 | XXX | 829,334 |
| 13.2 Single Class Mortgage-Backed /Asset Backed Securities | | | | | | | | | | XXX | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 13.3 Defined | | | | | | | | | | XXX | |
| 13.4 Other | | | | | | | | | | XXX | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 13.5 Defined | | | | | | | | | | XXX | |
| 13.6 Other | | | | | | | | | | XXX | |
| 13.7 Totals | | | | 829,334 | | 829,334 | 0.1 | 868,133 | 0.1 | XXX | 829,334 |
| 13.8 Line 13.7 as a % of Col. 6 | | | | 100.0 | | 100.0 | XXX | XXX | XXX | XXX | 100.0 |
| 13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10 | | | | 0.1 | | 0.1 | XXX | XXX | XXX | XXX | 0.1 |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

| Short-Term Investments | | | | | |
|---|-------------|-------------|----------------|---|---|
| | 1 | 2 | 3 | 4 | 5 |
| | Total | Bonds | Mortgage Loans | Other Short-term Investment Assets (a) | Investments in Parent, Subsidiaries and Affiliates |
| 1. Book/adjusted carrying value, December 31 of prior year | 21,908,345 | 21,908,345 | | | |
| 2. Cost of short-term investments acquired | 639,052,893 | 639,052,893 | | | |
| 3. Increase (decrease) by adjustment | (454) | (454) | | | |
| 4. Increase (decrease) by foreign exchange adjustment | | | | | |
| 5. Total profit (loss) on disposal of short-term investments | | | | | |
| 6. Consideration received on disposal of short-term investments | 640,208,719 | 640,208,719 | | | |
| 7. Book/adjusted carrying value, current year | 20,752,065 | 20,752,065 | | | |
| 8. Total valuation allowance | | | | | |
| 9. Subtotal (Lines 7 plus 8) | 20,752,065 | 20,752,065 | | | |
| 10. Total nonadmitted amounts | | | | | |
| 11. Statement value (Lines 9 minus 10) | 20,752,065 | 20,752,065 | | | |
| 12. Income collected during year | 685,362 | 685,362 | | | |
| 13. Income earned during year | 733,696 | 733,696 | | | |

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0

Schedule DB - Part A - VBY
N O N E

Schedule DB - Part B - VBY
N O N E

Schedule DB - Part C - VBY
N O N E

Schedule DB - Part D - VBY
N O N E

Schedule DB - Part E - VBY
N O N E

Schedule DB - Part F - Section 1
N O N E

Schedule DB - Part F - Section 2
N O N E

SCHEDULE F

[illegible]

Schedule H - Part 1

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

SCHEDULE S - Part 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

| 1 NAIC Company Code | 2 Federal ID Number | 3 Effective Date | 4 Name of Company | 5 Location | 6 Type of Reinsurance Ceded | 7 Amount in Force at End of Year | Reserve Credit Taken | | 10 Premiums | Outstanding Surplus Relief | | 13 Modified Coinsurance Reserve | 14 Funds Withheld Under Coinsurance |
|--|---------------------------|------------------------|---|---------------------------|--------------------------------------|--|----------------------|------------|----------------|----------------------------|------------|--|--|
| | | | | | | | 8 | 9 | | 11 | 12 | | |
| | | | | | | | Current Year | Prior Year | | Current Year | Prior Year | | |
| 82627 | 06-0839705 | 05/01/1970 | Swiss Re Life & Health America, Inc. | Armonk, New York | YRT/I | 17,371,352 | 79,979 | 92,826 | 118,553 | | | | |
| 82627 | 06-0839705 | 01/18/1990 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 2,275,000 | 29,480 | 26,972 | 27,541 | | | | |
| 82627 | 06-0839705 | 10/25/1984 | Swiss Re Life & Health America, Inc. | Armonk, New York | YRT/I | 5,118,145 | 16,977 | 17,478 | 24,251 | | | | |
| 82627 | 06-0839705 | 08/01/1977 | Swiss Re Life & Health America, Inc. | Armonk, New York | YRT/I | 165,902 | 310 | 296 | 6,413 | | | | |
| 82627 | 06-0839705 | 05/03/1999 | Swiss Re Life & Health America, Inc. | Armonk, New York | YRT/I | 16,822,007 | 53,655 | 45,695 | 30,168 | | | | |
| 82627 | 06-0839705 | 10/25/1984 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 2,400,000 | 14,774 | 13,517 | 13,785 | | | | |
| 82627 | 06-0839705 | 04/20/1987 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 204,052,129 | 470,462 | 760,122 | 537,894 | | | | |
| 82627 | 06-0839705 | 10/01/1994 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 33,790,784 | 111,854 | 143,729 | 98,493 | | | | |
| 82627 | 06-0839705 | 01/01/1996 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 392,677,913 | 1,187,821 | 1,329,401 | 1,138,600 | | | | |
| 82627 | 06-0839705 | 09/19/1997 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 2,749,983,628 | 5,102,305 | 3,728,725 | 4,680,585 | | | | |
| 82627 | 06-0839705 | 03/01/1978 | Swiss Re Life & Health America, Inc. | Armonk, New York | CO/I | 1,436,000 | 15,939 | 15,021 | 34,472 | | | | |
| 82627 | 06-0839705 | 08/01/1987 | Swiss Re Life & Health America, Inc. | Armonk, New York | YRT/I | 36,709,574 | 15,381 | 15,854 | 129,069 | | | | |
| 82627 | 06-0839705 | 07/29/1998 | Swiss Re Life & Health America, Inc. | Armonk, New York | ADB/I | | 4,148 | 4,513 | 19,011 | | | | |
| 82627 | 06-0839705 | 10/25/1982 | Swiss Re Life & Health America, Inc. | Armonk, New York | ADB/I | | 44,642 | 45,735 | 27,079 | | | | |
| 90670 | 43-1178580 | 02/01/1969 | Scottish Re Life Corporation | Charlotte, North Carolina | YRT/I | | | | | | | | |
| 90670 | 43-1178580 | 02/01/1979 | Scottish Re Life Corporation | Charlotte, North Carolina | CO/I | 2,385,000 | 15,172 | 24,837 | 41,697 | | | | |
| 66346 | 58-0828824 | 01/01/1998 | Munich American Reassurance Company | Atlanta, Georgia | YRT/G | 189,085,300 | | | 512,940 | | | | |
| 66346 | 58-0828824 | 01/01/1998 | Munich American Reassurance Company | Atlanta, Georgia | CAT/G | | | | 50,000 | | | | |
| 70688 | 36-6071399 | 04/01/2004 | Transamerica Financial Life Insurance Company | Cedar Rapids, Iowa | CO/I | 1,988,437,735 | 3,240,823 | 250,021 | 3,942,864 | | | | |
| 0299999. General Account, Non-Affiliates | | | | | | 5,642,710,469 | 10,403,722 | 6,514,742 | 11,433,415 | | | | |
| 0399999. Total General Account | | | | | | 5,642,710,469 | 10,403,722 | 6,514,742 | 11,433,415 | | | | |
| 0699999. Total Separate Accounts | | | | | | | | | | | | | |
| 0799999 - Totals | | | | | | 5,642,710,469 | 10,403,722 | 6,514,742 | 11,433,415 | | | | |

Schedule S - Part 3 - Section 2

NONE

Schedule S - Part 4

NONE

SCHEDULE S - PART 5

Five Year Exhibit of Reinsurance Ceded Business (000 omitted)

| | 1 2005 | 2 2004 | 3 2003 | 4 2002 | 5 2001 |
|--|-----------|-----------|-----------|-----------|-----------|
| A. OPERATIONS ITEMS | | | | | |
| 1. Premiums and annuity considerations for life and accident and health contracts | 11,433 | 8,124 | 7,117 | 7,255 | 7,097 |
| 2. Commissions and reinsurance expense allowances | 5,528 | 3,484 | 2,222 | 2,233 | 2,157 |
| 3. Contract claims | 967 | 2,328 | 1,774 | 6,010 | 2,258 |
| 4. Surrender benefits and withdrawals for life contracts | | | | | |
| 5. Dividends to policyholders | | | | | |
| 6. Reserve adjustments on reinsurance ceded | | | | | |
| 7. Increase in aggregate reserve for life and accident and health contracts | 3,889 | (1,056) | 825 | 604 | 548 |
| B. BALANCE SHEET ITEMS | | | | | |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected | 1,363 | 1,111 | 784 | 791 | 864 |
| 9. Aggregate reserves for life and accident and health contracts | 10,404 | 6,515 | 7,571 | 6,746 | 6,144 |
| 10. Liability for deposit-type contracts | | | | | |
| 11. Contract claims unpaid | 776 | 401 | 1 | 611 | 516 |
| 12. Amounts recoverable on reinsurance | 20 | 820 | | 481 | |
| 13. Experience rating refunds due or unpaid | 801 | 383 | | | 268 |
| 14. Policyholders' dividends (not included in Line 10) | | | | | |
| 15. Commissions and reinsurance expense allowances unpaid | 703 | 633 | 319 | 277 | 327 |
| 16. Unauthorized reinsurance offset | | | | | |
| C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 17. Funds deposited by and withheld from (F) | | | | | |
| 18. Letters of credit (L) | | | | | |
| 19. Trust agreements (T) | | | | | |
| 20. Other (O) | | | | | |

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

| | 1 As Reported (net of ceded) | 2 Restatement Adjustments | 3 Restated (gross of ceded) |
|--|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Col. 3) | | | |
| 1. Cash and invested assets (Line 10) | 811,833,299 | | 811,833,299 |
| 2. Reinsurance (Line 14) | 820,577 | (820,577) | |
| 3. Premiums and considerations (Line 13) | 21,878,569 | 1,363,146 | 23,241,715 |
| 4. Net credit for ceded reinsurance | XXX | 10,636,653 | 10,636,653 |
| 5. All other admitted assets (balance) | 12,927,299 | | 12,927,299 |
| 6. Total assets excluding Separate Accounts (Line 24) | 847,459,744 | 11,179,222 | 858,638,966 |
| 7. Separate Account assets (Line 25) | | | |
| 8. Total assets (Line 26) | 847,459,744 | 11,179,222 | 858,638,966 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 9. Contract reserves (Lines 1 and 2) | 501,820,523 | 10,403,722 | 512,224,245 |
| 10. Liability for deposit-type contracts (Line 3) | 149,806,224 | | 149,806,224 |
| 11. Claim reserves (Line 4) | 3,397,374 | 775,500 | 4,172,874 |
| 12. Policyholder dividends/reserves (Lines 5 through 7) | | | |
| 13. Premium & annuity considerations received in advance (Line 8) | 124,568 | | 124,568 |
| 14. Other contract liabilities (Line 9) | 5,625,144 | | 5,625,144 |
| 15. Reinsurance in unauthorized companies (Line 24.2) | | | |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3) | | XXX | |
| 17. All other liabilities (balance) | 43,388,841 | | 43,388,841 |
| 18. Total liabilities excluding Separate Accounts (Line 26) | 704,162,674 | 11,179,222 | 715,341,896 |
| 19. Separate Account liabilities (Line 27) | | | |
| 20. Total liabilities (Line 28) | 704,162,674 | 11,179,222 | 715,341,896 |
| 21. Capital & surplus (Line 38) | 143,297,070 | XXX | 143,297,070 |
| 22. Total liabilities, capital & surplus (Line 39) | 847,459,744 | 11,179,222 | 858,638,966 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 23. Contract reserves | 10,403,722 | | |
| 24. Claim reserves | 775,500 | | |
| 25. Policyholder dividends/reserves | | | |
| 26. Premium & annuity considerations received in advance | | | |
| 27. Liability for deposit-type contracts | | | |
| 28. Other contract liabilities | | | |
| 29. Reinsurance ceded assets | 820,577 | | |
| 30. Other ceded reinsurance recoverables | | | |
| 31. Total ceded reinsurance recoverables | 11,999,799 | | |
| 32. Premiums and considerations | 1,363,146 | | |
| 33. Reinsurance in unauthorized companies | | | |
| 34. Other ceded reinsurance payables/offsets | | | |
| 35. Total ceded reinsurance payable/offsets | 1,363,146 | | |
| 36. Total net credit for ceded reinsurance | 10,636,653 | | |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

| | | Responses |
|--------------|--|-----------|
| MARCH FILING | | |
| 1. | Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 2. | Will the Risk-based Capital Report be filed with the NAIC by March 1? | YES |
| 3. | Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1? | YES |
| 4. | Will an actuarial opinion be filed by March 1? | YES |
| APRIL FILING | | |
| 5. | Will Management's Discussion and Analysis be filed by April 1? | YES |
| 6. | Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 7. | Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? | YES |
| 8. | Will the Investment Risks Interrogatories be filed by April 1? | YES |
| JUNE FILING | | |
| 9. | Will an audited financial report be filed by June 1? | YES |






The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

| | | |
|--------------|---|-----|
| MARCH FILING | | |
| 10. | Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 11. | Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 12. | Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 13. | Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1? | NO |
| 14. | Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1? | YES |
| 15. | Will the Worker's Compensation Carve-Out Supplement be filed by March 1? | NO |
| 16. | Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | NO |
| APRIL FILING | | |
| 17. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 18. | Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | YES |
| 19. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 20. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | NO |

Explanations:

10.
11.
12.
13.
15.
16.
17.
19.
20.

Bar Codes:

| | |
|-----|--|
| 10. |  7 2 2 2 2 2 0 0 5 4 2 0 0 0 0 0 0 SIS Stockholder Information Supplement [Document Identifier 420] |
| 11. |  7 2 2 2 2 2 0 0 5 3 6 0 0 0 0 0 0 Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |
| 12. |  7 2 2 2 2 2 0 0 5 4 9 0 0 0 0 0 0 Trusteed Surplus Statement [Document Identifier 490] |
| 13. |  7 2 2 2 2 2 0 0 5 3 7 1 0 0 0 0 0 Participating Opinion for Exhibit 5 [Document Identifier 371] |
| 15. |  7 2 2 2 2 2 0 0 5 4 9 5 0 0 0 0 0 Workers' Compensation Carve-Out Supplement [Document Identifier 495] |
| 16. |  7 2 2 2 2 2 0 0 5 4 6 5 0 0 0 0 0 Supplemental Schedule O [Document Identifier 465] |
| 17. |  7 2 2 2 2 2 0 0 5 3 3 0 0 0 0 0 0 Long-Term Care Experience Reporting Forms [Document Identifier 330] |
| 19. |  7 2 2 2 2 2 0 0 5 2 3 0 0 0 0 0 0 Credit Insurance Experience Exhibit [Document Identifier 230] |
| 20. |  7 2 2 2 2 2 0 0 5 2 1 0 0 0 0 0 0 Accident and Health Policy Experience Exhibit [Document Identifier 210] |

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE AMICA LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

| | | | |
|-------|---|-----------|-----------|
| 2504. | Unappl ied cash | 1,714,042 | 3,256,040 |
| 2597. | Summary of remaining write-ins for Line 25 from overflow page | 1,714,042 | 3,256,040 |

Additional Write-ins for Summary of Operations Line 53

| | | | |
|-------|---|---------|-------|
| 5304. | Extraordinary amounts of taxes for prior years | (5,037) | (890) |
| 5397. | Summary of remaining write-ins for Line 53 from overflow page | (5,037) | (890) |